THE LITERARY DIGEST

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TOPICS OF THE DAY

THE POLAR TRAGEDY

IT IS DIFFICULT to realize, in this age of rapid communication, that the curtain dropt nearly a year ago on that great tragedy of the antarctic revealed to the world only last week. Yet it is more than ten months since Captain Scott, dying in a polar blizzard, closed his unforgettable last message to the public with the words: "These rough notes and our dead bodies must tell the tale, but surely, surely, a great, rich country like ours will see that those who are dependent on us are properly provided for." The British Premier promises that these words "will not fall on deaf ears." When the first bare word was flashed from a New Zealand port that Captain Scott, having reached the South Pole only to find that Roald Amundsen had been there before him, had perished with his four companions on the return journey, there seemed to be no compensating elements in this disaster. But the revelations of heroism contained in the later and fuller accounts have wiped out the impression of failure and have added a note almost of exaltation to the comments of the press. "Such deaths as those of Scott and his comrades are an immeasurable addition to the moral treasure of humanity," remarks the London *Daily News;* and Rear-Admiral Peary, discoverer of the North Pole, characterizes the death of the British explorer as "a splendid tragedy, a splendid epic—written, like many another British epic dotted over the globe, in a language which every creed and race and tongue of man can understand." Scott's name and work, he adds, "are imperishable and eternal as the icy heights on which he died."

The Scott antarctic expedition left London on June 1, 1910. News of its plans and progress reached the outside world in the early spring of 1911, and again in April, 1912. Then no direct word was received from the leader until last week, when the rest of the story was told by the survivors. The records recovered with the bodies show that Captain Scott and four companions—Dr. E. A. Wilson, Lieut. H. R. Bowers, Captain E. G. Oates, and Petty Officer Edgar Evans—reached the South Pole on January 18, 1912, and found there the tent and records left by Capt. Roald Amundsen. The return journey developed into a heroic but losing struggle against adverse weather conditions and unforeseeable misfortunes. First, Evans, who was considered the most rugged man of the party, was taken ill. He died on February 17, his death being accelerated by a concussion of the brain caused by a fall. The next loss was Captain Oates, who, after struggling on for weeks with terribly frost-bitten feet and hands, deliberately walked out of camp to his death in the blizzard rather than lessen his companions' chances of safety by further retarding them. This act of heroism occurred on March 17th. The remaining three men fought their way northward to within eleven miles of One Ton Depot, where shelter and supplies awaited them. But here, with safety almost within reach, they were stopt by a storm which lasted for nine days and made further advance impossible. Captain Scott's last message dated March 25th, and found on his body nearly eight months later by a relief party, tells the rest of the story. It ends with the following paragraphs:

"We arrived within eleven miles of our old One Ton camp with fuel for one hot meal and food for two days. For four days we have been unable to leave the tent, the gale blowing about us. We are weak.

"Writing is difficult, but for my own sake I do not regret this journey, which has shown that Englishmen can endure hardships, help one another, and meet death with as great a fortitude as ever in the past. We took risks. We knew we took them. Things have come out against us, and therefore we have no cause for complaint, but bow to the will of Providence, determined still to do our best to the last.

"But if we have been willing to give our lives to this enterprise, which is for the honor of our country, I appeal to our countrymen to see that those who depend on us are properly cared for. Had we lived, I should have had a tale to tell of the hardihood, endurance, and courage of my companions, which would have stirred the heart of every Englishman.

"These rough notes and our dead bodies must tell the tale, but surely, surely, a great, rich country like ours will see that those who are dependent on us are properly provided for."

In the same tragic letter he also declares that "the causes of this disaster are not due to faul y organization, but to misfortune in all the risks which had to be undertaken." Among the factors that defeated him he mentions "a shortage of fuel in our depots, for which I can not account." Of the hardships already endured he said: "I do not think human beings ever came through such a month as we have got through."

This last message of the defeated but undaunted explorer is regarded by the press as one of the most remarkable human documents ever given to the world. "If Captain Scott had done nothing else to win for himself immortality, this should assure it," says the New York *Evening Post*, which adds: "One may search the literature of daring and achievement for a document so thrilling, or one so pathetic." "The story will serve as an

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example to our youth," remarks the London *Morning Post*, "so that Englishmen, when faced by danger and tempted to ignoble safety, will be kept to their duty by this great memory, and say, 'No, let us do as Oates did, and Scott, and their friends.'"

Of Captain Oates' supreme act of self-sacrifice, Captain Scott's diary, as quoted in the New York *Times*, contains the following record:

"He was a brave soul. He slept through the night, hoping not to wake, but he awoke in the morning. It was blowing a blizzard. Oates said: 'I am just going outside and may be some time.' He went out into the blizzard, and we have not seen him since. . . . . .

"We knew that Oates was walking to his death, but, tho we tried to dissuade him, we knew it was the act of a brave man and an English gentleman."

Commenting on the heroism revealed by this disaster, the New York *Tribune* says:

"The five heroes of the triumphant but fatal dash to the Pole are entitled to equal honors, but there are two who must ever be invested with peculiar interest to a world which appreciates the spirit of manhood at its best. One was Oates, of the Inniskilling Dragoons. That famous regiment has won glory on many fields, but never higher than that of this solitary member in the Great Lone Land. There was hot-blooded valor enough in the charge at Balaklava. But even that must give place to the courage of the man who, sick and helpless and unwilling to be a burden to his three comrades who were fighting for their lives, simply said: 'I am going outside for a while,' and went into the darkness of the polar tempest.

"The other was Scott himself. There has never, we think, been anything quite like his writing of that simple, lucid, convincing and ingenuously pathetic *morituri salutamus*. There are few men temperamentally capable of thus writing, with death impatiently fluttering the tent flap. But he wrote as calmly and as collectedly as tho he were back in London drafting the story for the Geographical Society. And there could be no man possest of a nobler spirit than that which moved him to give his last thoughts and his most earnest words to the welfare of his surviving comrades. For himself and the few who perished with him there was no repining."

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MRS. SCOTT AND HER SON.

She learned of her husband's death by wireless while on her way to New Zealand to meet him on his expected triumphal return.

Altho Captain Scott was beaten by Captain Amundsen in the race to the South Pole, many papers point out that the prime object of his expedition, which was scientific, is not affected by this fact. His entire party in this antarctic work consisted of more than sixty men, among whom were many scientific experts. The work done by the five who made the dash to the Pole represents only part of the expedition's achievement.

Captain Scott's previous record in the polar regions is thus summarized by Cyrus C. Adams in the New York *Sun:*

"Scott has been a martyr to his work, and it will be his own best monument and memorial. No other one man has yet done so much as he accomplished on his two expeditions in the vast work of revealing the antarctic continent. He examined the edge of Ross's great ice barrier from end to end and took soundings along its entire length. He discovered the land mass which he named King Edward VII. Land. He was the first to see Ross Island, with its volcanoes.

"Scott established the existence of a range of mountains at least 1,000 miles in length, extending from Cape Adare, the most northern point of South Victoria Land, probably to the other side of the Pole. Sir James Ross saw them, but it was Scott who explored them and discovered their character and formation. He climbed to the inland ice east of these mountains and traveled over the ice cap far into the interior of the continent, attaining a height of 9,000 feet. On this great journey his people pulled their sledges 1,908 miles in eighty-one days.

"Another of his important discoveries was the fact that the antarctic land ice is receding and the glaciers diminishing, owing to the decrease in precipitation. This phenomenon is said to be making the temperature more severe. . . . . .

"Scott died a comparatively young man, but he has achieved results that have scarcely been surpassed in any field of exploration."

The Boston *Transcript* rejoices that connected with the attainment of the South Pole were "no such regrettable incidents as those that marred the discovery of the North Pole," and the New York *Herald* notes that the loss of Scott and his companions is the first great tragedy of antarctic exploration. *The Herald* recalls the following disasters of the polar seas, all of which occurred in the north:

Sir John Franklin, of the English Navy, in 1845-1848, seeking the Northwest Passage, lost his ships, the *Erebus* and the *Terror*, off King William Land and starved and froze to death with 128 men, forming the crews of both ships.

Captain George Washington De Long, U. S. N., in 1879-1881, seeking the North Pole, lost his vessel, the *Jeannette*, off Siberia, and then perished near the mouth of the Lena River, with twenty of his thirty-two men.

Lieutenant Adolphus Washington Greely, U. S. A., in 1881-1884, in polar research around Lady Franklin Bay, was not found by relief ships and lost eighteen of his twenty-four men by starvation and disease at a winter hut at Cape Sabine.

Salmon Auguste Andrée, of Sweden, in 1897, seeking passage to the North Pole by balloon, disappeared into the north from Spitzbergen and was lost with two companions.

Mylius Erichsen, of Denmark, in 1907, charted the northeast corner of Greenland and perished with two companions while trying to get back to his base of supplies.

But now that both Poles have been achieved, remarks the New York *Evening Mail*, further sacrifices of this kind are unnecessary. "Let this tragedy be the end of polar sacrifice!"

One thought that has come to the minds of many we find thus put into words by the Chicago *Tribune:*

"Captain Scott and his companions perished in March of last year, yet they existed for us until the day before yesterday—as a star persists in the sky years after it has actually disappeared."

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A SHOT AT THE "BLIND TIGER"

ILLICIT LIQUOR-SELLING in "dry" States is hard hit by the passage of the Webb Bill, which makes it unlawful to ship, transport, or receive intoxicating liquors for illegal sale or use in States or Territories that prohibit its sale. It is regarded, to use the words of the Nashville *Banner*, as the severest blow ever dealt the liquor traffic. "This measure," says the New York *Times's* Washington correspondent, "is the most far-reaching piece of antiliquor legislation ever put before Congress." The antisaloon forces are greatly encouraged by the fact that in the House, which is supposed to voice the people's will more than any other body, the vote was 240 to 65. There was no way of telling exactly how the Senate stood, because the vote was *viva voce*, but the New York *World* correspondent says that even there only "two or three negative voices were heard." "That the people believe in the fundamental morality of the measure," says the Richmond *Times-Dispatch* "is proved by the vote in the House." According to newspaper accounts, the liquor interests made a determined fight against the passage of the bill, and their lobbyists were about as numerous in the galleries when the votes were taken as the active agents of the "White Ribboners." Senator Root, who was the chief spokesman for the opposition in the upper house, attacked the measure solely on the grounds that it would probably be declared unconstitutional by the Supreme Court. The Webb Bill, which is less effective than the Kenyon Bill, because it does not forbid outright the shipment of liquor into "dry" territory, contains but one section:

CAPTAIN ROBERT FALCON SCOTT.

His body still lies where it was found by the relief expedition, the site marked by a cairn of stones.

"That the shipment or transportation, in any manner or by any means whatsoever, of any spirituous, vinous, malted, fermented, or other intoxicating liquor of any kind, from one State, Territory, or District of the United States, or place noncontiguous to but subject to the jurisdiction thereof, into any other State, Territory, or District of the United States, or place noncontiguous to but subject to the jurisdiction thereof, or from any foreign country into any State, Territory, or District of the United States, or place noncontiguous to but subject to the jurisdiction thereof, which said spirituous, vinous, malted, fermented, or other intoxicating liquor is intended, by any person interested therein, to be received, possest, sold, or in any manner used, either in the original package or otherwise, in violation of any law of such State, Territory, or District of the United States or place noncontiguous to but subject to the jurisdiction thereof, is hereby prohibited."

The proposed law is designed to do away with the "blind-tigering" and "boot-legging" business, and its friends hope for nothing better from it. That the clandestine traffic in liquor in prohibition communities is enormous under the present restrictions is pointed out by the correspondent of the Louisville *Courier-Journal*, an antiprohibition paper, who says that the Democratic tariff-makers estimate that if it becomes a law the bill will cause a falling off of $70,000,000 in customs revenue and a loss of $30,000,000 in corporation taxes. The purpose of the bill is very well stated in an extract from the report of the Committee on the Judiciary, which recommended its enactment:

"This bill, if enacted into law, would permit the State officers, under such circumstances, to seize such liquor under a proper warrant and try it upon the question of whether it was intended to be used in violation of the laws of the State, and if the jury should find that it was so intended, the delivery to the consignee would be prevented and the liquor confiscated. Surely there can be no objection to such a law. This bill might well be styled a local option act to give the various States the power to control the liquor traffic as to them may seem best. It would remove the shackles of interstate commerce law from the action of the States and discontinue the handicap under which they now labor, in enforcing their police regulations, and leave them freer to break up the 'blind tigers,' and 'boot-leggers' that infest many 'dry' States."

One of the usual tricks by which the State laws are evaded is explained editorially by the New York *Sun:*

"In some cases pretended 'express' companies maintain offices well stocked with 'original packages,' to which the thirsty resort, and inquire whether there is a package for, say 'John Smith.' Invariably it is found that a package has been received for Mr. Smith, which is delivered to him on payment of its catalog price, plus transportation charges. Thus a profitable trade is carried on in defiance of local decree, and under the protection of the Federal Government's exclusive control over interstate commerce."

A peculiar feature of the argument for and against the measure is that both sides base about all they say upon the States'-rights question. The Nashville *Banner* assures us that the Webb Bill would enable the States having prohibition laws to enforce them better, while such papers as the Philadelphia *Public Ledger* declare that the North Carolina representative's measure would in a way nullify or interfere with the individual rights of the commonwealths. *The World*, a jealous defender of States' rights, says that "so long as the shipment of liquors, anywhere and for any purpose, is free and legal, the 'dry' States are at the mercy of the Federal authority," and "where the two systems of law have overlapped, the States have been helpless." And the Washington *Times* declares that only political cowardice has prevented some such measure as the Webb Bill being enacted long ago.

Objections to the measure are based on the idea that it is unconstitutional. Thus the New York *Herald* thinks that "the Webb Act proposes to transfer to State authorities the power to regulate interstate commerce vested in Congress," and "similar legislation, attempted in the past, has run counter to the rights of interstate commerce." The Philadelphia *Public Ledger* suspects that the reason so many Democrats voted for the measure was that "they were eager to get this troublesome 'problem' out of the way before Mr. Wilson should come into office." And—

"It would, doubtless, be a comfort to the Democrats if Mr. Taft would sign the bill and then let the Supreme Court deal with its constitutionality."

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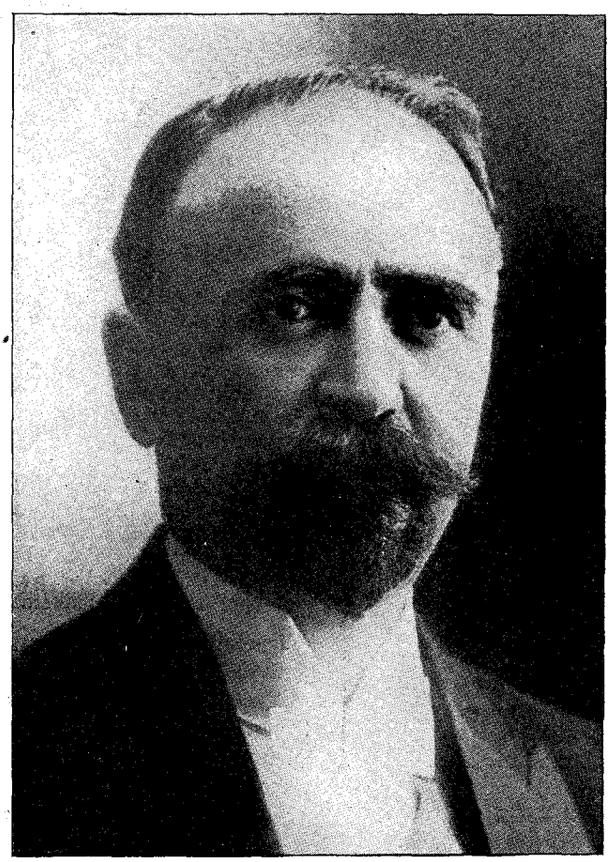
OUR MEXICAN DUTY

LITTLE DOUBT is felt by most of our editorial observers that when President Wilson takes office he will have to occupy himself at once with the Mexican problem, and, remarks a Chicago daily, "a very ugly foreign problem it is" that President Taft is leaving to his successor. With the fall of Porfirio Diaz, Mexico became at once a battle-ground for insurrecto chieftains, the prey of armed and organized bandits. The Diaz policy of repression, we are told on the one hand, "crusht for our time the capacity of the Mexican for ordered and stable government," while Madero, say others, has disappointed his followers, tried to thrust real self-government upon



MADERO.

a people unfitted for it, and by his kindness of heart and vacillation has failed to crush opposition and rebellion. Felix Diaz, for instance, easily captured at Vera Cruz, merely lay in prison for months until the time came for his friends to release him, and sweep the streets of Madero's capital with artillery. Some predict only continuing and increasing anarchy, with no man strong enough, no faction great enough, to control the nation; and remembering the American lives and American interests at stake, and our duties to civilization, see no solution but in American armed intervention. And, significantly observes the New York *World*, "if we are compelled to act on behalf of civilization, the flag of the United States once raised south of the Rio Grande will never come down."

This, then, is the problem upon which President Taft and his helpers are engaged. The sending of the battleships to Vera Cruz and Tampico, the preparation of certain army corps for immediate service, show the Administration's readiness to act, while the cautious utterances from the State Department and the evident reluctance to adopt extreme measures show an appreciation of the ticklish possibilities involved in armed intervention on Mexica soil. This attitude does not suit Mr. Hearst's New York *American*, which believes that "we, who live upon the outside and read the censored news, scarcely comprehend the savagery of the recurring wars in Mexico," and that neither Germany nor England would have endured such outrage for a day. So it cries out upon "the man of straw in the White House," who, "spineless and helpless, holds his hands and does nothing." Now, it declares, with "revolution in Mexico, more central and more menacing than before . . . . there will follow the usual havoc with the lives and property of foreign citizens —including our own, because Americans, of all nations, through a laggard and chicken-hearted President, have made American threats of intervention a mockery and the power of the great Republic the laughing stock of the insurgents and regulars alike."

But, tho this point of view is so strongly exprest and immediate intervention is urged by a number of public men, including both Senators from New Mexico, the majority of press writers prefer Mr. Taft's deliberate method of making haste. They object to any sort of intervention unless fresh acts of violence make it absolutely necessary. Patience and prudence are their watchwords. With the Jersey City *Journal* they believe that "the United States must wait until its neighbor gets through rough-housing." And to show that there is still firm and widespread opposition to intervention, even in the face of these latest happenings in the City of Mexico, it is only necessary to note that the list of "anti-interventionists" includes such names as those of the Washington *Times* and *Star*, New York *Globe*, *Evening Mail*, and *Journal of Commerce*, Boston *Advertiser*, Detroit *Free Press*, and Syracuse *Post-Standard*.

But the crisis seems so acute, the likelihood of stable government in Mexico seems so remote, whatever the more immediate outcome, that many who do not want intervention are convinced that something must be done. So suggestions of various kinds appear in Congressional speeches, newspaper interviews, and in editorial utterances.

The New York *World's* idea is to send a commission composed of men of eminent ability to call the leaders of the Mexican Government "and the leaders of the various rebellions into conference and make them understand that a continuation of their present policy means the suicide of Mexico as an independent nation." It could show them, says *The World*, "that if by their own conduct they bring about American occupation, that occupation will be complete and is dangerously likely to be permanent, whatever the cost." For this New York paper is finally convinced "that if this anarchy in Mexico is long continued the United States will be forced by European governments to take stringent measures. Friendly mediation at this time may save thousands of lives and spare this country another calamitous problem of imperialism."

Mr. John Barrett, who, as head of the Pan-American Union, may be credited with a peculiar interest in the present situation and a peculiar knowledge of the problems involved, also suggests that mediation be tried before intervention. Let an international commission be named composed of some prominent American statesman like Mr. Root or Mr. Bryan, some eminent Latin-American diplomat, "representing a country sufficiently remote from the United States and Mexico to have no prejudices and yet be kindly disposed toward both," and "some correspondingly distinguished and influential Mexican, like Señor Don Francisco de la Barra." This commission could investigate and make recommendations "which shall readjust the present situation in favor of permanent peace and stability." Even if this plan did not work, our proposing it would be evidence of friendliness and good faith. The Democratic majority in Congress is also, we are told, seriously con-

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sidering the sending of some such man as Justice Gerard of New York to Mexico to see if any peacable solution of the problem can be reached.

A lawyer whose knowledge of international law is generally conceded by the press, Mr. Frederick R. Coudert, fears that intervention is inevitable, tho he does not counsel it. Should it come, he says,

"It would be the most vital step taken by our country since 1898. It would probably mean the raising of an army of occupation of 300,000 men, and the occupation and policing of the whole vast extent of Mexico. It might mean, too, that we would be tied up in Mexico for ten years to come. Inevitably, it would mean much bloodshed and loss of life. It should only be done in the last resort, to save one-third of the North American continent from a relapse into anarchy and the destruction of its civilization."

And a "military expert," Mr. T. L. Huidekoper, declares that intervention would mean five years of guerrilla warfare, with three distinct campaigns waged in North, South, and Central Mexico. This would call for an army of upward of 250,000 men, he says.

"In order to obtain such an army, the militia, of course, would have to be drafted into service. This would necessitate a declaration of actual war. In the Philippines the war was waged on a declaration of insurrection, but in Mexico we would be invading a foreign country, not subduing a rebellious province."

THE WAR IN WEST VIRGINIA

EVEN if the striking miners in West Virginia do not "tear out the heart of the Sheriff, kill the Governor, and wipe the militia off the map," as a Smithers Creek proclamation promises, they have done enough to persuade newspaper editors that West Virginia is now finding herself face to face with "the problem that Pennsylvania had to deal with when her mining region took on the aspect of armed insurrection." For nearly a year there has been trouble, with a series of fights between miners and sheriffs or mine guards, and two proclamations of martial law, culminating in a pitched battle near Mucklow, in which sixteen men were killed, and in the descent of a mob of miners upon the State Building in Charleston. The primary object of the strike seems to have been the recognition of the United Mine Workers by the operators. There is nothing in this "inherently impossible of adjustment," observes the Baltimore *American*, one of the papers which would like to see such agencies of mediation "as are represented by the Erdman Board in relation to railroad labor difficulties" extended "to all classes of labor disputes." But, it adds, "the rancorous and bloody temper aroused by acts of riot add greatly to the difficulty in securing peaceful adjustment of the wage question, the prices charged at the companies' stores and the use of mine guards, which seem to be the principal points of grievance, together with the demand for recognition of the union." A further disquieting development, according to the Washington *Post*, is "the appearance of Haywood and Ettor on the scene," and "the discovery that dynamite tactics and Socialist leadership have to be reckoned with in the future."

The strike territory, we learn from an item in the Philadelphia *Record*, "covers fifteen square miles, extending over Cabin and Paint Creeks, taking in a section north of the Kanawha River. Portions of Boone, Raleigh, and Fayette counties are included." All this country is under martial law. According to one newspaper report, Chesapeake and Ohio trains going through it are equipped with machine guns as a protection against night attacks and "sniping" from the hillsides. Governor Glasscock, Governor-elect Hatfield, and committees of the legislature have been in earnest conference. Six militia companies were in the field last week, and every National Guardsman has been warned to be ready for service at any time. Several well-known labor leaders, including "Mother Jones," have been arrested and will be tried by the Military Commission. A brief history of this little civil war appears in the Louisville *Courier-Journal*:

"The coal strike in the Paint and Cabin Creeks districts of Kanawha County had its inception last April. It soon became necessary to send troops into the district to quell rioting and Governor Glasscock issued a proclamation of martial law, the first ever declared in West Virginia. After a time the troops were withdrawn, as conditions became normal with the presence

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of the soldiers. After a few weeks' interval rioting again broke forth. Trains were held up, coal tipples burned, and persons shot and beaten. Governor Glasscock declared martial law for the second time.

"When the troops reached the strike district again little trouble was experienced. With the coming of the troops striking miners and their sympathizers took to the mountains. Frequently shots were fired into mining towns from the mountains, but when the soldiers reached the scene the rioters fled. Conditions again became quiet and the troops were withdrawn gradually. The second proclamation of martial law, however, was never lifted."

The present acute stage began on February 7, "when a passenger train was shot up, Mucklow was riddled with bullets, and a number of persons shot down." Since that time, according to this press account, there have been almost continual outbreaks, the climax coming with the serious all-day fight at Mucklow. "Immediately the troops were sent into the strike territory for the third time, but under the second proclamation of martial law, which has remained in operation."

The extraordinary duration of this strike and the failure to

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restore anything like order are most alarming symptoms, in the Springfield *Republican's* opinion.

"Martial law, while it may suppress disorder, cannot establish a lasting industrial peace, and there is need of a thorough and impartial investigation of these troubles of which the country has learned singularly little because of the remoteness of the region. These disorders, at times with sharp musketry fire on both sides, have dragged on longer than the Balkan War, and yet we have singularly little trustworthy information. Any comparable disturbance in an industrial and railroad center would at once have caused a blaze of publicity; among the mountains of West Virginia a labor war may rage for nearly a year, apparently, and almost escape notice. It is to be hoped that Governor Glasscock will succeed in restoring peace, and then a thorough investigation will be in order."

POLICE GRAFT CONFESSIONS

ALL THE STORIES of police blackmail and graft laid before New York's aldermanic investigating committee by gamblers and keepers of disorderly houses pale in interest before the confessions of ex-Patrolman Eugene Fox and Police Captain Thomas W. Walsh to District Attorney Charles S. Whitman. First Fox, indicted on the testimony of George A. Sipp, a proprietor of Raines Law hotels, confest that during the past five years he had regularly collected protection money from eighteen disorderly hotels, and that in this period he had handed over $72,000 to the "system." He said he was only one of ten collectors in his precinct, which was not, by any means, the "fattest" of the seventy-nine into which Manhattan and the Bronx are divided. Captain Walsh, who figured as the "man higher up" in Fox's confession, then followed suit with a confession of his own, which corroborated his subordinate's statements and carried the story still further. He swore that out of every dollar collected for him by Fox he had given fifty cents to his immediate superior, Fox having first deducted 10 per cent. from the total, and that a portion of this graft money went "down town," which means to Police Headquarters. Captain Walsh has been ill for a year, and he made his confession from his bed, driven on by the fear that he might die before he had eased his conscience.

Altho the details of his confession have not yet been made public, the mere news that "Walsh came across" is said to have filled the Police Department "system" with consternation. Thus in the New York *Tribune* of the next day we read:

"Becker's conviction the 'system' viewed with comparative equanimity. It was the downfall of 'one little lieutenant,' as the Mayor said, and so far as the 'system' was concerned, Becker was playing practically a lone hand. With Walsh, however, the situation is different. He has been part and parcel of the 'system' for years, and the disclosures that he will make are feared as much in Centre Street headquarters as in the inspector's office in Harlem. . . . . .

"The police officials who were imprest by Whitman's tireless energy in running Becker to earth were plainly awed yesterday by the possible developments if that same energy kept pounding away at the graft inquiry, and the 'system' put in a busy day in trying to barricade itself at every possible weak point against Whitman's attacks or further confessions."

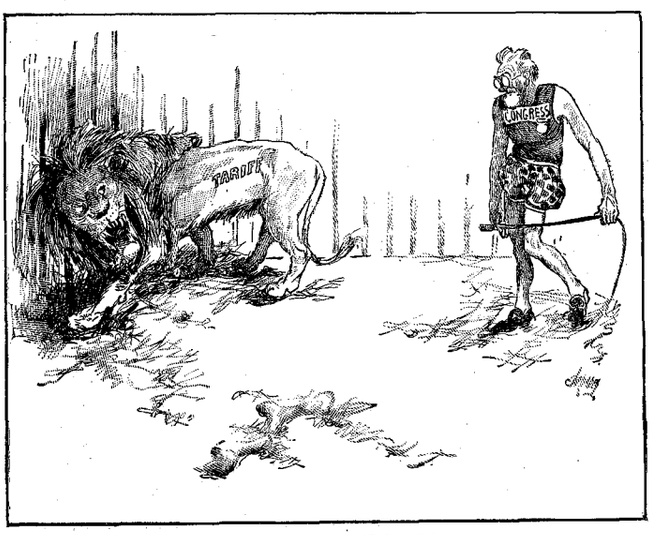
As a result of Walsh's confession, newspaper report has it, the District Attorney hopes to reach the "Big Three" who really control the "system." Thus in a later issue of *The Tribune*, we are told that—

"The three men who control the 'system' are known the length and breadth of the United States. Their names are more frequently heard on the lips of New Yorkers than any others, it is understood. They received their share of the graft collected by the police, according to the information upturned in the current investigation, through three agents, who received it from 'the man higher up' at Police Headquarters, to whom it had been turned in from the various grafting inspectors and special squads.

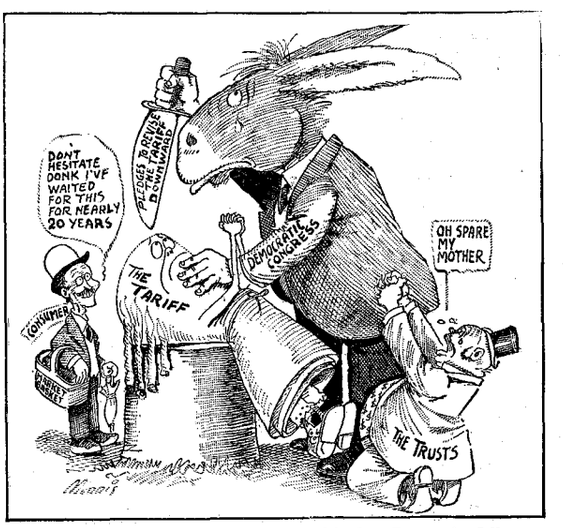
"The graft the 'Big Three' received annually was approximately $550,000. This sum is based on the fact that the police annually collect about $2,400,000. The police captains keep half and give the other half to the inspectors. The inspectors' share is $1,200,000. Half of this, $600,000, they turn over to 'the man higher up' at Police Headquarters. He keeps about $50,000."

"It is not too much to hope that at last the city will be able to know who the big police grafters are and to punish them," remarks the same paper editorially. And it adds: "If this result is achieved, Mr. Whitman will have rendered a greater service to this city than any other man in a generation." "Never before was the 'system' in such grave danger of being uncovered from top to bottom," exults *The Evening Post*, and *The Globe* thinks that "we have before us the prospect of a house-cleaning the biggest and most important since Tweed's day." "Every policeman who is not tainted—and the vast majority of policemen are not tainted—ought to join in this hunt after his fellow officers that are criminals," suggests *The Press*. And in *The World* we find the following comment:

"It was not until Rosenthal was shot down in cold blood within a few feet of Broadway that New York began to realize



THE SHOW WILL SOON BEGIN.
—Donahey in the Cleveland *Plain Dealer*.


DONT HESITATE DONK I'VE WAITED FOR THIS FOR NEARLY 20 YEARS
PLEDGES TO REVISE THE TARIFF DOWNWARD
DEMOCRATIC CONGRESS
OH SPARE MY MOTHER
THE TARIFF
CONSUMER
THE TRUSTS

THE DONKEY—"I hate to do this, but I promised."
—Morris in the Spokane *Spokesman-Review*.

SCENES FROM AN APPROACHING DRAMA.

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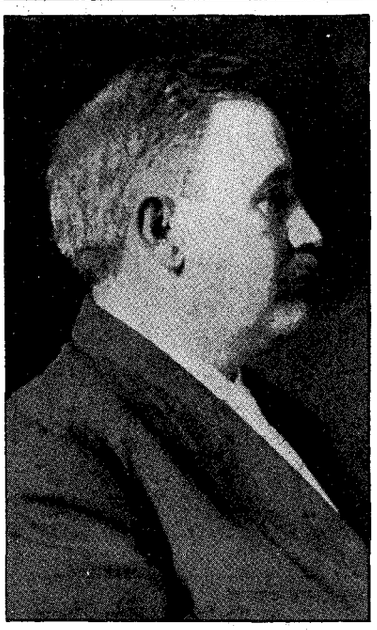

THOMAS W. WALSH,

The police captain whose admissions may reveal "the man higher up."

THE "SHAKEDOWN."

—Harding in the Brooklyn *Eagle*.

EUGENE FOX,

The ex-patrolman, whose confession first implicated Captain Walsh.

IN NEW YORK'S GRAFT CONFESSIONAL.

the full meaning of this police partnership with vice and crime. And if New York County had not had a District Attorney of the stamp of Mr. Whitman, this brutal murder would unquestionably have been glossed over as a mere gamblers' feud, Becker would have suffered no severer punishment than Mayor Gaynor's rebuke for dining with 'a scoundrel' like Rosenthal.

"The revelations that began with the murder of Rosenthal blazed a trail that Mr. Whitman has followed relentlessly. At last the whole rotten system is tottering. But what next? The evidence obtained by the District Attorney will undoubtedly be sufficient to send more than one high police official to jail, where many of them belong, but this is a situation that cannot be met wholly by individual punishment.

"There will still remain a police department that has been systematically debauched for a generation. The causes of this debauchery are now thoroughly understood. If these causes are to remain undisturbed, what hope is there of permanent police reform?

"Mr. Whitman has rendered a great public service by his pursuit of police blackmailers and criminals. Now let the Legislature do its duty. Only the Legislature has full power to strike at the root of police corruption."

The Brooklyn *Eagle* also reminds us that "after the discovery and punishment of the guilty will remain the larger and more difficult problem of establishing the police administration on a basis which will not put a premium on corruption and invite a recurrence of the present scandals." It adds:

"But that is a long way off. The first step is to learn how high up the corruption has reached, and to see that the men at the top of the 'system' are so sternly dealt with that no man will covet such profitable eminence in the future. In the pursuit of that purpose all the forces of honesty and decency in the city should be united."

To many outside papers it seems that these latest revelations must pave the way for a permanent reform of the New York Police Department. Thus the Washington *Post* remarks:

"The 'system' in New York has been uncovered at last. There will be more confessions, and it is hoped that when the shameful business has been disposed of, and the beneficiaries of the 'system' have been stowed away in jail for long terms, the 'system' itself will be extirpated."

But the Pittsburg *Dispatch*, less optimistic, recalls that twenty years ago the Lexow investigation "got as high as the present probe without any lasting reform."

Since these police confessions the New York papers have been almost unanimous in insisting that Mayor Gaynor and Police Commissioner Waldo, who have hitherto given the impression of working at cross-purposes with the District Attorney, shall now work hand in hand with him in cleaning up the department. In face of the facts, says *The American*, apathy is equivalent to treason, and *The Evening Mail* declares that—

"The time has passed for clever sarcasms, personal recriminations, or party politics. There can be only one side in this crisis—the side of decency and the people. All leaders, all parties, all factions, all classes should unite to press this police investigation home until the last traitorous official scoundrel, in uniform or out of uniform, has been exposed and punished.

"It is no longer an issue of politics, but a question of common patriotism."

Already Mr. Waldo has assured Mr. Whitman of his department's cooperation, and the Mayor has outlined his views of the best way to deal with the levying of protection money from vice. In a letter to the chairman of the Citizens' Committee, he recommends "taking away from the Police Department the enforcement of the law with regard to excise, gambling, and prostitution, and conferring that power upon a new department to be created by the Legislature"; and he goes on to say:

"The police force would be engaged solely in preserving the peace, and keeping outward order and decency, and in the detection and prevention of ordinary crimes, in which the opportunities for graft are small. It would have nothing to do with the enforcement of the laws concerning excise, gambling, and prostitution, and would not be subject to the infection of corruption therefrom.

"As I have said, this new force would be open to such corruption. But the danger thereof would be minimized if the Commissioner of the new force were given the power to appoint and dismiss at will. That would enable him to select competent persons and to get rid of every member of the force of whom he had any suspicion. As it is now, no member of the force can be dismissed except on common-law proof showing him to be guilty of some dereliction. If the same rule would be made applicable to the new force, then I do not see that anything would be attained by creating such a force."

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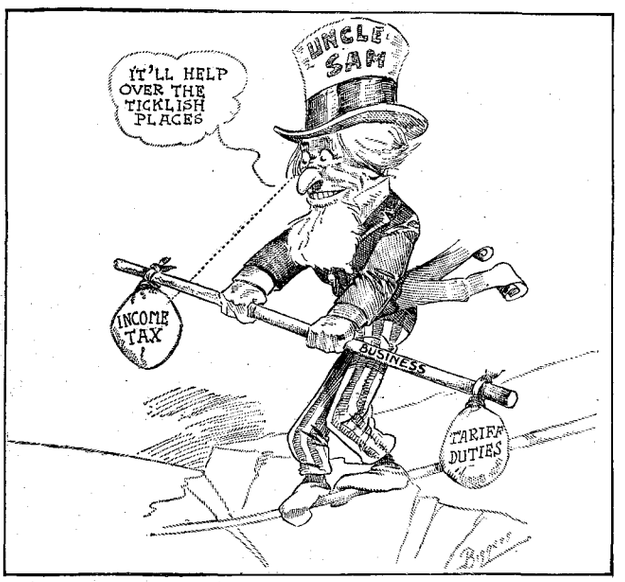
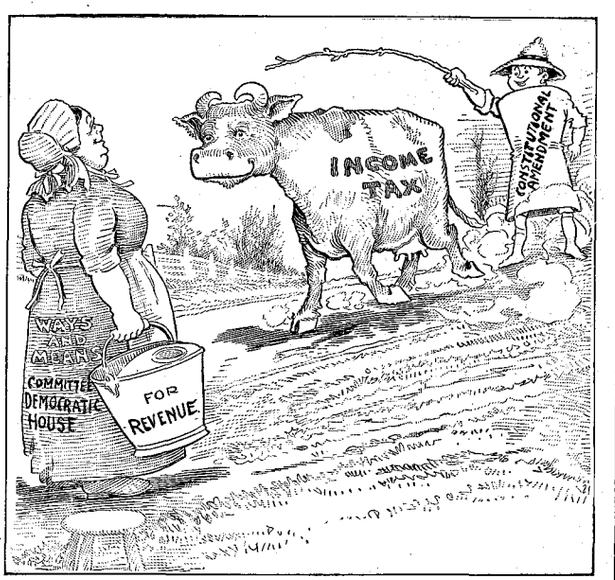
THE HUNDRED-MILLION-DOLLAR BABY.
—De Mar in the Philadelphia *Record*.

DO DREAMS COME TRUE?
—Fitz in the Chicago *News*.

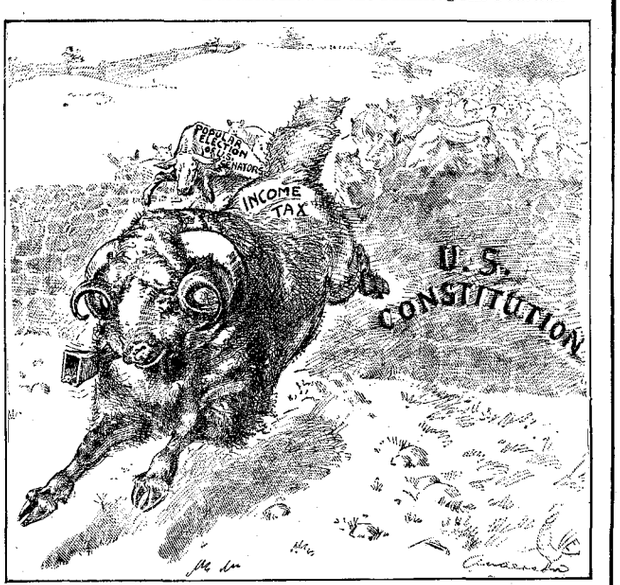


AN EQUALIZER.
—Biggers in the Nashville *Democrat*.



THE FRESH COW.
—Bartholomew in the Minneapolis *Journal*.

PIN MONEY.
—Murphy in the San Francisco *Call*.



A BREAK IN THE WALL.
—Anderson in the Philadelphia *Press*.

SOME INCOME-TAX CARTOONERY.

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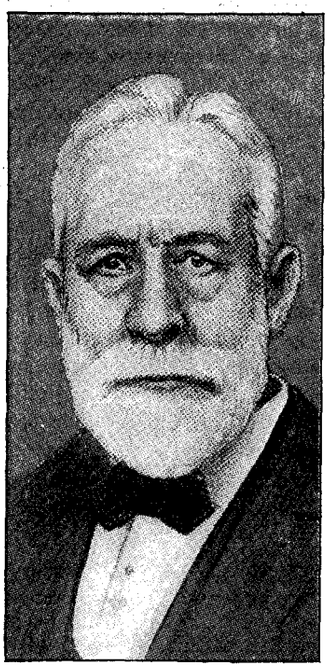
FOREIGN COMMENT

ULSTER'S ANSWER ON HOME RULE

ULSTER, the stronghold of North Irish Protestantism, the boasted center of Irish Unionism, by the election of a Protestant Home-Ruler to represent Derry, has bitterly disappointed the hopes of the party represented by Lord Londonderry, Sir Edward Carson, and their supporters. The bolt has fallen from the blue. Those who proclaimed that "Ulster would fight and Ulster would be right" have found out that Derrymen have fought and won, but for and not against Home Rule. Mr. David C. Hogg has been hoisted into his seat by united Catholic and Protestant support, and now Ulster insurrectionists and the advocates of Ulster independence have looked on to see "the 'Prentice Boys of Derry" rushing into the arms of the very party they were expected to defy. Voters came home from England, Scotland, Australia, Canada, and the United States; the sick and dying were carried to the polls, some only able to gasp the name of the candidate; ships were unable to leave port till the Derry sailors had voted, and after the election a riot was narrowly averted. In a total poll of 5,341, the Home-Rule majority was 57.



THE NEW HOME-RULER.

Mr. David C. Hogg, the successful candidate from Derry, elected by combined Catholic and Protestant votes.

This local result convinces the London *Daily Mail* that all Ulster is slowly coming to accept Home Rule. It observes:

"We see the northern province gradually becoming less and less anti-Home-Rule, until on the result of a by-election hangs the hope of the anti-Home-Rulers retaining a majority of representatives. To make northeast Ulster a separate province would be to create an artificial division. Home Rule has gradually won its way in the north. We are convinced that it will continue to conquer. If an anti-Home-Rule province were roughly cut out on the map, the reasons which were put forward as justifying the division would at once begin to lose their force. It cannot be guaranteed that northeast Ulster will always remain opposed to Home Rule."

Meanwhile the Home-Rule Bill has struck the expected opposition in the House of Lords, and is temporarily shelved. This, of course, does not ultimately affect the fate of the bill, as under the Parliament Act whatever the House of Peers says or does, the bill will become law on May 9, 1914, if the present ministry is still in office. The measure is the subject of a hot exchange of shots between the party organs, and the Premier is accused by the Conservative papers of sacrificing English interests to those of Ireland by the making of such a law. English money, we are told, is to be paid over to a legislature which is to be independent of England, and Ireland is not only to receive this annual bonus, but is also to have full representation in the Parliament at Westminster. Such is the point made by the London *Morning Post*, in which we read:

"What is this measure to do? It is to split the United Kingdom and to give Ireland a government which in all but name will be independent of this country. But, tho Ireland is to be independent, she is not to pay her own way. On the contrary, while she is to make not the smallest contribution to the Imperial services, she is to receive each year from the British taxpayer a sum of at least two millions. Nor is this all. She is not merely to govern herself at Britain's expense: she is also to send forty members to the British Parliament to interfere in British domestic affairs."

The London *Times* appears to believe that the Lords would favor Home Rule if the bill was meritorious, so that their defeat of the measure proves its iniquity. To quote its words:

"We take the division in the House of Lords last night as the clearest demonstration yet advanced that the Government Bill is essentially a bad bill. A majority of the peers were certainly prepared to consider any reasonable measure of Irish reform in a spirit of accommodation and sympathy. They have rejected this measure on no narrow or partizan grounds. The whole tenor of the debate, we venture to say, is evidence of that. They have rejected it because an honest and deliberate examination of its provisions has convinced them that its gift to Ireland and Great Britain would not be peace, but a sword."

But the Ulster bands of armed foes of Home Rule still exist, despite the Derry vote, and Ulster would be insulted and outraged by the bill, declares the Unionist London *Standard*. It adds:

HOW IRELAND NOW STANDS ON HOME RULE.

Ulster is represented by 17 Home-Rulers against 16 Unionists.
—After a diagram in the London *Sphere*.

"Neither in the Lords nor in the Commons has any Ministerial speaker succeeded in showing how the refusal of Ulster to submit to a Nationalist executive is to be overcome except by the armed forces of the British Crown. In other words, the passing of the bill will be a preliminary to civil war. And it is civil war

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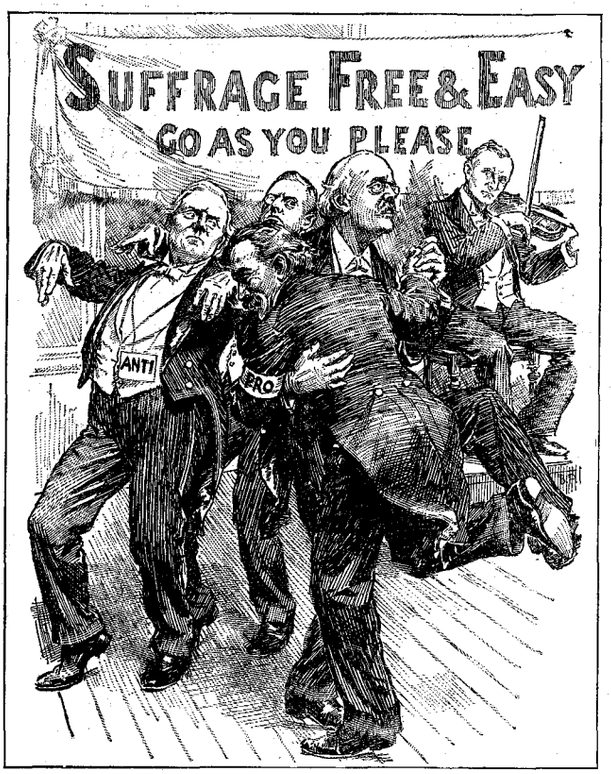
courted in the interests of administrative decentralization, which, as Federalists like Lord Grey and Lord Dunraven showed, can be attained by other and safer means. The Lords have done their duty by the bill. What will happen to it later remains to be seen."

"The Home Rule Bill," declares the London *Daily Graphic*, "is a hotchpotch." "Yet it will win through," answers the



RAG-TIME IN THE HOUSE.

(Sir Edward Grey's woman-suffrage amendment produced some curious partnerships.) —*Punch* (London).

Daily Chronicle, in spite of the invectives of the leader of the opposition in the Upper House, and we are told:

"Lord Lansdowne would deny to Ireland the democratic right to decide her domestic affairs, and he utters the old cry that those who support Home Rule have been misled. In his opinion the results of the bill will be disastrous, but that, coming from one of the party which hurled the same wild invective at the proposals for the self-government of the Transvaal, will not now be taken seriously. The Home Rule bill will 'win through,' and little more than a year will see its triumph."

The Lords are severely scored by the London *Daily News* for their handling of the act:

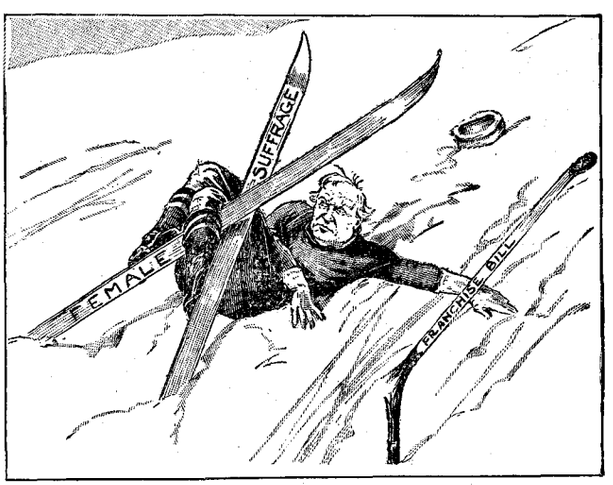
"The Lords' debates on the first and second Home Rule Bills were events in the history of Great Britain and of Ireland. The Lords' debates on the third Home Rule Bill are merely an event in the history of the House of Lords. So far as Home Rule is concerned yesterday's vote of rejection does no more than impose a brief delay, but it quickens the national resolution to remove from its path the stumbling-block of a second chamber constituted and empowered as the present House of Lords is. To Lord Selborne this statement of a simple truth seems harsh and malignant; but he knows, if he reflects, that Liberals have never suggested that the Parliament Act was their last word on the second chamber. It could be that only on one condition: that the Lords proved themselves fit to exercise the tremendous powers which the act left them. They have hastened to seize the first opportunity of demonstrating their unfitness, and that they retain uncorrected and unmitigated by national chastisement all their ancient vices of passion, prejudice, and unreason. The canker persists and the surgeon must again be called in.

"Nor have the Lords any alternative to Home Rule for Ireland. Their Irish statesmanship is only the ashes of an ancient hate and an ancient wrong, of which they are themselves the chief authors."

A DEFEAT FOR THE SUFFRAGETTES

THE BRITISH WOMEN who clamor for the suffrage, and try in the meantime to make other people miserable by smashing windows and burning the contents of the street letter-boxes, have suffered a bad setback by the ruling in the House of Commons which enables an adroit and nimble Premier to abandon a measure which apparently is contrary to the mind of the English people as their press reflect it. The history of this catastrophe, if so we may call it, is interesting. The bill of Mr. Asquith, giving the vote to women, was absolutely killed by kindness—by friends who amended it out of all recognition. In its original shape it provided that only women who were householders should enjoy the privilege of voting. Then an amendment to the bill decreed that all wives of those now legally recognized as voters should have a vote. A further amendment ordered that all females of English birth should share the suffrage at the age of twenty-one. This was the idea of the Labor Party. The Speaker of the House was then appealed to by Mr. Asquith to say whether the bill, presented in one form and so modified by subsequent changes, could really be put to vote as a Parliamentary measure. The Speaker ruled that the bill must be thrown out or dropt by the Ministry, and the consequence was that woman-suffrage has been shelved for the moment in England. This gives an opportunity to the London *Morning Post* to exclaim that Mr. Asquith has misled the House of Commons and betrayed the confidence of the women who trusted to his sincerity. In a burst of indignation this Conservative organ speaks with more or less partizan acerbity of "Mr. Asquith's pledge—his debt of honor to women." "Government tyranny," we read, has crippled and blinded the Parliament of England. To quote its words:

"To what a state of abject helplessness Government tyranny has reduced a once free and independent House of Commons. There is said to be a cave in Kentucky which contains water into which a ray of light never penetrates, and in this pool there is a breed of fish whose eyes have become completely atrophied by disuse. In those dark and sunless depths eyesight would be of no value, and being of no value it has long since departed. And so in the House of Commons, the members, having no occasion to use the reasonable powers of choice and deliberation and free



"ALL ALONG OF SHE."

MR. ASQUITH—"These confounded ski! They're always upsetting me." —*Pall Mall Gazette* (London).

judgment which distinguish man from the lower animals, have staled in the use of these divine attributes. Dazzled by the sudden blinding ray of liberty flashed into their cell by their jailers, they have run about in a pathetic confusion, exclaiming that it hurts their eyes and taxes their intellects. The iron has entered into their souls, and they will rejoice when the window is closed, and the native night, to which they have grown accustomed, resumes its unchallenged sway. They will be infinitely relieved,

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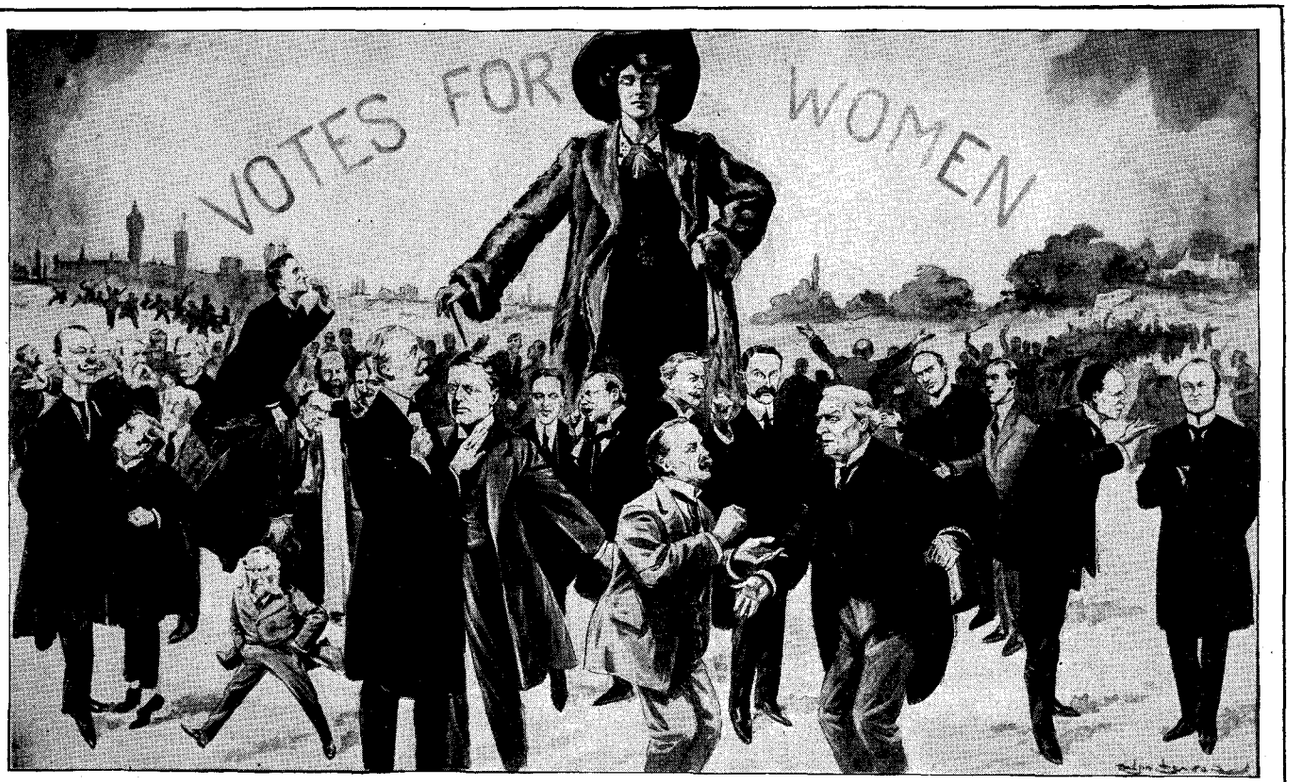

ADVENT OF THE ETERNAL FEMININE.

The London *Daily Graphic* publishes this remarkable cartoon, depicting the attitude of the various political leaders toward the inclusion of women in the Franchise Bill. Most of the leaders are easily recognizable.

it is said by the Radical press, when the crack of the whip is again heard and they are again permitted to vote—as they are told."

In the same tone the London *Pall Mall Gazette* tells us that Mr. Asquith has degraded the House of Commons and made it merely "a box of tools." In the columns of this energetic organ we read of "the innate squalor of the Parliamentary situation." Mr. Asquith has had "recourse to a single-chamber government." Mr. Massingham, perhaps the most eminent Liberal journalist in London, writes in the *Daily News* in the same vein that "Mr. Asquith has reduced the House of Commons to the function of a box of tools; and it is not for tools to think or feel, to cherish honor, principle, or conviction. Truth is coming by its own when we find the fact that Radicalism has killed the Constitution endorsed by the most distinguished Radical journalist of the day."

JILL IN THE BOX.

Woman-suffrage comes up again.

—*Pall Mall Gazette* (London).

To the London *Times* the question presents another aspect. Vixenish violence and the recklessness of the rabid petroleuse will never effect a constitutional change in England, we are reminded:

"The Franchise Bill is withdrawn and woman-suffrage will find no place in the business of the House of Commons until after the recess. It will then be introduced as a private member's bill, and given the same facilities as a measure introduced by the Government. This is exactly what we have predicted ever since the Speaker's answer to Mr. Bonar Law on Thursday last, and tho it cannot be said to mend the suffragist position completely, or to restore the shaken credit of the Government, it is the only possible course. . . . . .

"We have never doubted Mr. Asquith's sincerity in dealing with the suffragists. It was clear enough indeed to any one who heard his dignified and candid statement in the House yesterday afternoon that he has felt most deeply the position in which he has been placed. But sincerity is one thing and care is another; and if the utmost care of the Government was not sufficient to save it from the discredit of this ignominious collapse, it must be further gone in the senility which overtakes all Cabinets in due course than its worst detractors have supposed."

In the same stately and dignified language this leading English organ expresses regret at suffragette violence, and we read:

"It is matter for very grave regret, both on general grounds and in the special interests of the suffragist cause, that militancy and annoyance are once more being preached by the extremist wing. Woman-suffrage will never be recommended by such means; but even its most convinced opponents will not desire to profit by a course of action so prejudicial to English life at home and reputation abroad. We sincerely trust that on reflection wiser counsels may prevail."

While the suffragettes go out with axes and hammers to avenge their neglected cause by demolishing the property of other people, there are some ladies in England who do not desire a vote and candidly acknowledge that the superiority of men's physical powers to those of women is "a reflex of their intellectual capacity." Such is the view of Lady Theodora Guest, from whose letter in *The Pall Mall Gazette* (London) we quote the following:

"I am of that class which would probably be entitled to a vote if votes for women became law. I possess means and broad acres, am therefore a tax- and rate-payer, and am my own mistress, being, unhappily, a widow. But I do not desire a vote, not being profoundly dissatisfied with my conditions, and finding ample opportunity of assisting the poorer class of my own sex more directly than by recording a vote every two or three years for a measure which may, or may not, benefit them. Thus I have sufficient occupation without desiring to share the work of the other sex, whose superiority to ours is undoubted."

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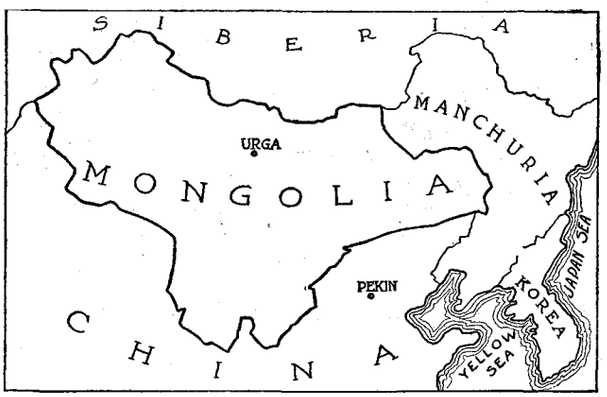
RUSSIA'S ADVANCE ON MONGOLIA

INDIGNANT FOREBODING animates both the Chinese and Japanese press over the advance of Russia in Mongolia. It was a like advance on Manchuria and Korea that started the Russo-Japanese War. While the St. Petersburg editors, for the most part, are pooh-poohing the charges, the people of China are loudly protesting against the Russian encroachment, and are urging the Government at Peking to take decisive steps. As reported by Chinese newspapers, the citizens of Canton recently held a mass meeting, attended by members of the Provincial Assembly, leading politicians, journalists, and a number of military officers, and passed a resolution urging that the Russian influence be expelled from Mongolia, and calling upon the public to contribute to the war fund. The merchants of Tientsin and Cheefoo are said to have resolved to boycott Russian goods. This popular agitation is countenanced even by such influential leaders as Dr. Sun Yat-sen and Vice-President General Li Yuen-hung. In his memorial to President Yuan, General Li urges the severe punishment of those Mongolian princes who have declared independence, and suggests sending into Mongolia an expedition consisting of the soldiers of Manchuria and Shansi. Dr. Sun has also addrest to the Senate at Peking a telegraphic message stating that as the Russo-Mongolian treaty was merely the outcome of the machinations of a few Russian adventurers, China would have no difficulty in frustrating the compact if she would only act promptly and with determination. If, on the contrary, China shows herself indecisive, not only will she lose Mongolia, but she must be prepared to part with all her outlying territories, including Manchuria, Tibet, and Singkiang. This attitude of General Li and Dr. Sun seems to be heartily endorsed by the provincial governors of Kiang-su, Kiang-si, Anhui, Hu-nan, Kwang-tung and Kwang-si, who have each promised to send two army divisions, should General Li be entrusted to lead an expedition to Mongolia.



THE REGION IN DISPUTE.

According to the *Sinking Shi pao*, a daily paper published in Mukden, Manchuria, the Chinese employees of the Urga post-office, who were dismissed by the Russian authorities, have recently arrived in Mukden and have given the following statement to that newspaper:

"Russia has 6,000 troops in Mongolia, and the Czar's officers are training the native soldiers, numbering some 50,000. As the native army is little more than a band of beggars, the entire military authority of Outer Mongolia is in the hands of Russians."

Whatever the outcome of the present diplomatic conference between Peking and St. Petersburg, it appears evident to the Japanese editors that China's suzerainty over the Khanates will soon become nominal. And the Tokyo *Kokumin* declares:

"Outer Mongolia will become independent under Russian influence. Should this come to pass other border regions such as Ili, Tibet, and Inner Mongolia are also likely to follow suit. Nay, more, if the Hans fail to govern Manchuria in the right manner the Manchus will likewise renounce their allegiance to the Republic. It is even feared that China proper itself may disintegrate if something is not speedily done to harmonize the conflicting interests of the various provinces."

Other influential Japanese journals such as the Tokyo *Asahi*, the Osaka *Asahi*, the Osaka *Mainichi*, and the Tokyo *Jiji*, discuss the question at length, but carefully avoid any intimation that Japan may come to China's rescue. Perhaps the real attitude of the Japanese Government and people toward the Mongolian question is best indicated in the following passage from an editorial in the *Japan Times*, the English mouthpiece of the Foreign Office at Tokyo:

"Aside from the question of right or wrong of the Russian course, if China wants other nations to act with her in any emergency, she must first show herself trustworthy as an ally or as a party to a contract."

While the Russian press manifest great satisfaction over the conclusion of the Russo-Mongolian treaty and are praising Russian diplomacy, they are trying to minimize the political importance of that step, and extol the blessings of Russian trade, and we read in the *Novoye Vremya* (St. Petersburg):

"The political treaty is in its substance nothing else than an obligation on the part of Russia to support the autonomy of Mongolia. The protocol regarding the commerce of Russian subjects in Mongolia is the second page of our mutual account and enumerates our rights. Whether the concessions stipulated for Russian subjects will counterbalance the obligations taken upon herself by Russia will be seen later. . . . The obstacles put in their way by the Chinese authorities are now removed, and there opens a wide field for personal initiative and effort. The Mongolian nation, in its turn, will find in the activity of Russian enterprise sources of a greater security of its existence than heretofore, and the Mongolian government a basis for the restoration of order and means for the general cultural development of the country."

But the *Russkiya Vyedomosti* (Moscow) has some doubts about the safety of Russia's course. It remarks:

"In its present form the treaty has caused intense dissatisfaction in China and could not cause there any other feeling. Of course, at present China has her hands full with her internal difficulties and will not go further than verbal protests against the treaty. But is it prudent on our part to ignore entirely the feelings of the many-millioned population of China?"—*Translations made for* THE LITERARY DIGEST.

NAMES IN THE WAR—In a learned article in the *Orient* (Constantinople) we find some interesting information on the variation of names of places such as those situated at or about the seat of war, and we are told:

"The Bulgarians have captured Kirk Kilissé, whose Turkish name is the translation of the Greek Saranda Ekklesiæ, and now call it Lozengrad. Similarly the Bulgarian name for Philippopolis is Plovdiv, while Eski Zagra has become Stara Zagora. Monastir is otherwise called Vitolia; and Yanina, or as sometimes written but never pronounced, Janina, the Turkish Yania, is the Greek Ioannina, and might be translated Johnstown. Xanthi is known by the Turks as Eskidje, and Adrianople has become Edirné to the Turks. Karaferia, the Greek Veria, is the Biblical Berœa, whose inhabitants were more noble than those of Salonika. Rodosto is the Armenian form of Rædestos, in Greek; but the Turks call that port Tekfour Dagh, or Tekir Dagh. So the town of Dardanelles is in Turkish Kalé-i-Sultanieh, or Chanak Kalesi. Smyrna is Izmir, and Nicomedia is Izmid. Mitylene is Midilli; Scio, or Chios, is Sakuz; and Samos is Sousam.

"Constantinople is the most multinominal place of all. To the Turks it is either Der-sa'adet, or Der-alié, or Istambol, or (on coins) Kostantinieh. Some have even tried to make it Islambol, but this attempt failed. To the Bulgarians it is Tsarigrad, or the Emperor's city. The quarter we call Pera is Beyoghlou to the Turks, who call Scutari Üsküdar."

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A DEFENSE OF DR. WILEY'S SUCCESSOR

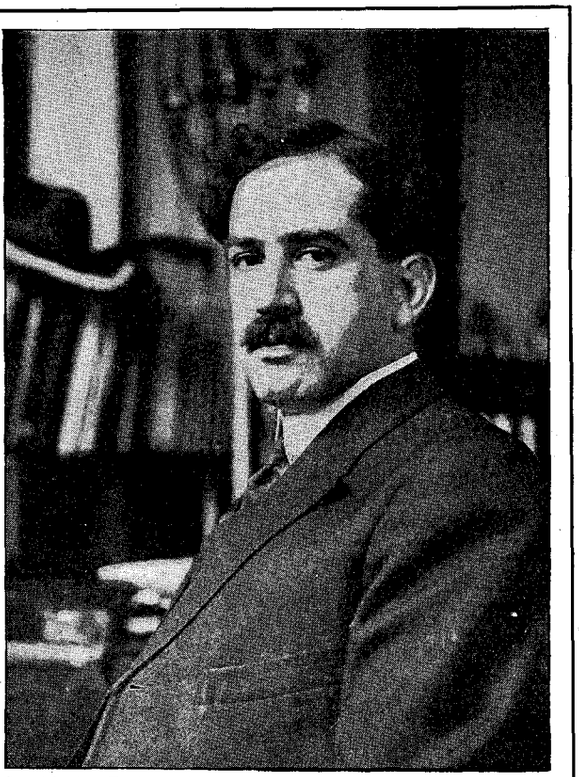
SOME OF THE FRIENDS of Dr. Wiley who upheld him through all his pure-food controversies in the Agricultural Department seem to be shaking their heads over his published animadversions regarding his successor. Even if it is true, they say, that the pure-food champion was outrageously treated and unjustly forced from his position, that does not necessarily make a crook and a tool of the "interests" out of any man of science who may be selected to succeed him. *American Medicine* (New York, January) suggests that when Dr. Wiley, while extolling his successor's ability as a chemist, said that the corrupt and dishonest would rejoice at his appointment, the ex-chief was guilty of "as rank a bit of misbranding" as he himself had ever exposed. Time will show, of course, the justice or injustice of Dr. Wiley's position, but, thinks the editor of *American Medicine:*

"Dr. Wiley's attitude when his attention was called to Dr. Alsberg's appointment was not calculated to increase the height of the pedestal he has so long occupied in the minds of his worshipers. As a matter of fact, his unkind insinuation that Dr. Alsberg was appointed at the behest of corrupt interests, and was in consequence to be expected to serve these rather than the American people, was not only in extremely bad taste, but entirely without foundation. The drug and pharmaceutical trade, to tell the truth as it is, did not know any more about Dr. Alsberg's selection for the position of Chief Chemist than they did about the man himself. To the so-called interests he was an unknown quantity. But President Taft was seeking a man of scholarly and technical ability. . . . .

"When Dr. Wiley was attacked last year, we felt, as doubtless did a great many, that he was a victim of a conspiracy. Here was a man who had had the courage of his convictions, who had fought for what he knew was right, and cared nothing for himself but everything for his principles. We did not hesitate, therefore, to state that we were thoroughly appreciative of the work Dr. Wiley had done; that we deprecated the very evident attempt to discredit clean, honest, fruitful effort, and that to treat a faithful public servant in such a way was far from our conception of a 'square deal.' Further than this, we referred to Dr. Wiley's untiring efforts which had contributed so materially to the passage of the Pure Food and Drug Law, agreeing that no little part of the credit for what had been accomplished belonged to him, and expressing the hope that as the years went on, the public would realize how much it owed to his zeal and fidelity. This we mention simply to show that we bear no animosity to Dr. Wiley, but, on the contrary, have held him in deep respect and esteem, and have never failed to recognize his part in a movement that has such an important bearing on the health of the people.

"In all kindliness, therefore, we hope that Dr. Wiley will not allow his personal hurt to warp his sense of fairness. He has been treated shabbily and has ample reason for feeling pessimistic. But he is not going to correct things by incubating his wrongs or by nursing his wrath. The world has little interest in personal grievances, and Dr. Wiley has too great opportunities for helping along a great movement and doing real constructive work to waste any time or effort in keeping his personal injuries before the public. Sooner or later right will prevail, but Dr. Wiley will neither hasten the day nor increase the number of his admirers by attacking the honorable men who constitute the Referee Board or by casting aspersions on the integrity and intent of the man who has succeeded him.

"Nothing wins quicker or more genuine commendation from decent people in general than the spirit of fair play, and there is no better way of displaying this admirable virtue than to give every man who has a duty to perform the benefit of the doubt; in other words, to assume that his motives are as honorable and clean as our own would be under similar circumstances and that success is as dear to him as it would be to us. Dr. Alsberg is a new man. Bravely yet modestly he has entered upon his office, and common decency requires that he be allowed to start his labors without the handicap of hasty and unwarranted criticism. Any other course on the part of those who are interested in his work leaves room for only one inquiry—Why?"



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DR. CARL LUCAS ALSBERG,

Who succeeds Dr. Wiley as our pure-food guardian.

Regarding the professional ability of Dr. Alsberg, Dr. Wiley's successor, the writer goes on to speak as follows, crediting his facts to *The American Food Journal:*

"Dr. Carl Lucas Alsberg is a second-generation German, a class the members of which have done so much not only to develop the United States, but to increase the respect in which other Americans hold the sturdy and efficient immigrants from the German states. He was born in New York a little more than thirty-five years ago. In that city he received the broad foundation for a magnificent education—an education that makes him one of the most distinguished men in the service of the Government, even without taking into account his manifold scholarly achievements.

"There are men competent to judge who count him among the foremost chemists of the country at least, if not in the world. He stands well with the chemical societies of the country and the world that have special opportunities for learning the scientific caliber of their members.

"Degrees do not mean everything, but when they are conferred by such educational institutions as Columbia, and the College of Physicians and Surgeons of New York, they indicate that the recipient has a good deal that could only be attained by hard work. Add to these, additional training in chemistry and physiological chemistry in German universities, and their possessor, while head of the Bureau of Chemistry, is not likely when called to the witness-stand to have any difficulty in qualifying as an expert in chemistry, physiological chemistry, pharmacology or just plain medicine.

"There need be no fears entertained that Dr. Alsberg will fail to 'make good.' He has the knowledge, the training, and the personal character to enable him to master the details of his new office, and he may be confidently expected to make an earnest, capable, and trustworthy official, one who will comprehend the obligations due the American people, and will fearlessly do his duty at no matter what cost in time, effort, or personal sacrifice. His manner since his appointment has made countless friends, for he has shown a becoming intention to familiarize himself with the problems he has to solve before expressing himself."

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This type is for children under seven years.

SCHOOL-BOOKS THAT RUIN EYESIGHT

THE INJURY done to the eyes of school-children by the books that they study has been investigated by a committee of the British Association for the Advancement of Science, whose report has recently appeared in pamphlet form. The conclusion of the committee is that there is a serious amount of visual defect among school-children, and that some of it is due to their books. It recommends the establishment of a standard of book-production and the prohibition or boycotting of books that are below standard, so that sight-destroying print shall no longer be used. To quote parts of the report:

"At the age when school life begins the visual apparatus is still immature. The orbits, the eyes themselves, and the muscles and nerves which move them, have still to increase considerably in size. The various brain-structures concerned in vision have not only to grow, but to become more complex. The intricate coordinating mechanism which later will enable the eyes, brain, and hand to work together with minute precision is awaiting development by training. The acuteness of vision is still below the standard proper to the finished eye. The refraction of the eyes is not yet fixt. . . . In short, the whole visual apparatus is still unfinished, and is therefore more liable than at a later age to injury by overuse.

"Overuse of the eyes is chiefly to be feared in such occupations as reading, writing, and sewing, not in viewing distant objects. During near work the head is usually bent forward and the blood-vessels of the eyes tend to become fuller; the focus of the eyes is shortened by a muscular effort which alters the form of the crystalline lens; the visual axes, which in distant vision are nearly parallel, are held in a position of convergence, and if the work be reading, they are also moved continuously from side to side. It is near work, therefore, that makes the greatest demand upon the eyes, and the nearer the work the greater the strain. Moreover, it is chiefly in near work that continuous mental effort is required. . . . . .

"The subject has many sides: the lighting of school-rooms, the arrangement of the desks, the design and proportion of individual desks, the attitudes of the scholars, the amount of work required, are all factors of importance; but they can not be considered here. Our present effort is directed to the standardizing of school-books, a very important step in the desired direction.

"Small print leads the young scholar to look too closely at his book. He is not yet familiar with the forms of the words, and his eyesight has not yet reached its full acuteness. For easy vision he must have retinal images larger than those which satisfy the trained reader. To obtain these larger images he brings the book too near to his eyes, or his eyes too near the book, and this, for the reasons already given, is apt to be injurious. Hence the importance of establishing certain standards of legibility for school-books, having regard to the ages of the scholars who are required to use them, and of employing only such books as reach these standards. . . . . .

This type to be read by children from seven to eight years old.

"At what age should children begin to read from books? From the hygienic point of view the later the better, and there is reason to believe that little, if anything, is lost educationally by postponing the use of books in school until the age of seven at earliest. Beginners may learn to read from wall-charts; and in the general instruction of young children, teaching by word of mouth, with the help of blackboards, large-printed wall-sheets, pictures, and other objects which are easily seen at a distance, is preferable from the medical standpoint, for it has the great advantage of involving no strain on the eyes."

Among the specific recommendations of the committee are that paper should be unglazed, but hard, smooth, and opaque, and preferably white or cream-colored; that elaborate or complex pictures be avoided; that the ink should be black; that the type should be hand-set, and never in double columns; and that the type-face should be clean-cut and well defined, with little contrast between the finer and heavier strokes. The form of the letters, the length of lines, the spacing, etc., all receive careful, detailed treatment. For instance, we may quote the following on the form of type:

"In an ideal type the whites and blacks are well balanced in each letter, and it is easy to discriminate between *e*, *c*, and *o*, between *i* and *l*, and between *h* and *k;* and to recognize *m*, *nn*, *nu*, *nv*, *w*, *in*. The general form of the letters should be broad and square rather than elongated vertically; thus the letter *o* should approach the circular shape. Legibility is not increased by adding to the height of a letter without adding to its width. There should be a lateral shoulder on every type so that each letter is distinct. Long serifs should be avoided, and any extension sideways which forms or suggests a continuous line along the top or bottom is detrimental.

"The upper half of a word or letter is usually more important for perception than is the lower half, because the upper half of most letters has a more distinctive shape than the lower. In some recent type-faces the designers have accordingly shortened the letters below the line, and lengthened those above—thus the *p* is shortened and the *h* lengthened, at the same time the upper parts of the *r* have been raised. It is too early to pass judgment on the results, and more experiment is desirable. It is possible that legibility would be increased by giving more distinctive character to the *lower* half of a larger proportion of letters. . . . . .

"The size of the type-face is the most important factor in the influence of books upon vision. Legibility depends mainly on the height and breadth of the short letters, for the larger the type the further from the eyes can it be read with ease, and it is of the first importance to induce the young reader to keep a sufficient distance between eyes and book. Children under seven years old should be able to lean back in their seats and read from the book propped up on the far side of the desk. (As a rule, books should not be too large or heavy to be held in the hand.)"

Specimens of the size of type considered proper by the committee for children of various ages are reproduced here from the appendix of the report.

MOTHER NECESSITY AGAIN—The origin of a recent invention in Spain is clearly such, we are told in *La Revue* (Paris), as to justify the old saw. The story we quote is significant, even if a detailed description of the device is lacking at present:

"Phonators are devices that aid in the artificial production of vocal sounds. They are used to improve speech and to make it more distinct, in those who are partially deprived of it. The principal phonators hitherto in use are due to the German Professor Gluck, a well-known specialist in laryngology, and to Professor Delaiz, but they do not give completely satisfactory results. Dr. Tapia, of Madrid, found this out when, having to operate on a patient, Mr. Pereda, for a cancer of the larynx, he removed the cancer. The patient became quite dumb, and no phonator could give him the slightest assistance. In despair, the greater that he could no longer converse, either in person or by telephone, with his numerous business associates, and that he believed himself obliged to retire, and to be threatened with ruin, he took what may be considered the heroic resolve to make

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This type is suitable for books to be read by children from eight to nine years of age.

This type is the smallest suitable for books intended for readers from nine to twelve years old.

for himself a device that should answer all the requirements of the situation. He failed at first. The instrument was so imperfect that the unfortunate merchant thought himself condemned to absolute speechlessness; but he gathered all his energies, refused to be discouraged, and finally succeeded, after long and patient trial, in devising an apparatus with which he could speak as intelligently as before the removal of his larynx. The Laryngological Congress at Bilbao listened to a description of the Pereda phonator and almost unanimously declared it superior in all respects to those previously in use."—*Translation made for* THE LITERARY DIGEST.

FOOD FROM SPENT YEAST

EXPERIMENTS in the extraction of food-products from the residues of yeast used in such operations as brewing and baking have been carried on in Germany for several years, and the success that has crowned them is described in an article by Dr. J. Paechtner in *Die Woche* (Berlin, November 30). The original ferments, this writer tells us, are found wild everywhere in nature, clinging to the skins of fruits and the leaves of plants, in whirling dust, and in sweet saps and juices. They dwell in wood and field, in cellar and kitchen, and even as unbidden guests within our own bodies. Certain of these "wild" ferments have long been improved by "taming" and "breeding," until now the commercial cultivation of these humblest forms of vegetable life has reached enormous proportions as indicated here by Dr. Paechtner:

"For the purposes of bread-making alone, the German compressed-yeast factories turn out 44,000 tons per year, while 33,000 tons are required by the breweries as 'seed yeast.' And in this connection it must be remembered that this mass is increased to fourfold by the technical process of manipulation, while in distilleries the increase of the original stock is twenty-fivefold."

These figures make it clear that a much larger quantity of yeast is produced in the operations of baking, brewing, and distilling than is needed for seed, and the question arises, what becomes of the excess? The writer answers:

"As for that of the bakeries, it is eaten with the product, and forms a more significant part of the appetizing bread than is commonly supposed. Assuming that the 44,000 tons of baker's yeast mentioned above is increased threefold, we eat yearly along with our bread and cake 176,000 tons of yeast. Who would have thought it? The distilleries also increase their yeast. It is fed to animals as 'slop,' and thus becomes employed as an excellent energy-giving food.

"The case is different in brewing and wine-making. Here the yeast is separated out in the course of the fermentation and finally lies in the bottom of the fermentation vat as an insignificant brownish sediment. At most the seed yeast is taken out and the remaining three quarters is allowed to run into the drains."

This type is suitable in size for books intended for practised readers over twelve years old.

The author proceeds to show the wastefulness of this as follows:

"The German breweries produce 1,750,000,000 gallons of beer annually. Each hundred gallons require about 13 pounds of pressed yeast (containing about 25 per cent. of the dry substance). . . . Of this 117,000 tons, perhaps a fourth is taken for seed yeast, leaving about 85,000 tons unused."

A pound of this waste yeast, Dr. Paechtner goes on to tell us, contains just about the same weight of dry substance as a pound of meat, and its combustion value in heat units is even a little higher. He draws the important conclusion that the 85,000 tons of brewery waste might replace an equal amount of beef as a foodstuff, saying:

"If we again compare the beef and yeast, we are struck at once by the disproportionately large quantity of albumen in the former; the yeast is also rich in albumen, but possesses a better balanced ratio of albumen to extract-matters."

This he considers to be a point in favor of the yeast, since too much albumen is unwholesome in the long run. Another advantage of the yeast is its fine chemical constitution, especially its richer content of lecithin, a valuable nerve-restorative. The only remaining question is how to make use of this excess of the breweries so as to procure from it a commercially profitable food-product at popular prices. This problem has been solved by Mr. Delbrück, the organizer and adviser of the German Ferment Institute. After years of careful experiment he has obtained such a product by drying. The spent yeast is first washed, to free it from the bitter taste of the hops, and then dried on revolving steam-heated drums. It now appears in the form of a mass of fine pale yellow flakes, yielding, when ground, a whitish powder of agreeable aromatic odor and a faint taste of nut-kernels. The finished product is beginning to find favor with the public, especially with physicians, and may eventually be of great economic importance.—*Translation made for* THE LITERARY DIGEST.

SOME PATENT MISAPPREHENSIONS

THAT THE CONTENTIONS of Congressman Oldfield in regard to the suppression of competition by the purchase of rival patents are inaccurate and based on misstatements, is charged by *The Scientific American* (New York, January 25). Mr. Oldfield was quoted in THE LITERARY DIGEST'S article of that same date, entitled "Hitting Patent Suppression," as saying in support of his Patent Bill that "Buying up patents for the purpose of precluding competition has been and is the practise of industrial concerns the world over, and the harm of it has been recognized and dealt with in almost every industrial nation but the United States." In support of this statement he cited several instances which, the paper named above asserts, "seek to keep alive a false impression" and "are in the main misleading." Referring to the Federal Court decisions cited in the Oldfield Report *The Scientific American* says:

"Quoting from Columbia Wire Company *v.* Freman Wire Company (71 Fed., 302, 306), the committee says regarding one of the parties litigant: 'It has become possest of many, if not all, of the valuable patents for the manufacture of barbed wire and machines for so doing.' Examination of the opinion of the court shows, however, that this quotation is merely one clause in a sentence; and that the remainder of the sentence and the context flatly disprove every suggestion of suppression, either of patents or competition. The court really says: 'It has become possest of many, if not all, of the valuable patents for the manufacture of barbed wire, and the machines for so doing, and has granted a large number of licenses to persons and corporations under its said patents. The evidence further shows that it has not bound its licensees to any prices, or in any manner limited or restricted their sales or output. . . . In other words, there appears to be, so far as the complainant's licensees

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are concerned, unrestricted competition in the sale of their products.'"

It is further pointed out that the decisions in other cases cited in the Oldfield Report as supporting the bill were unanimously reversed in the higher courts. Of the decision in the "Lock Case" it says:

"Far from indorsing the objects of the substitute Oldfield Bill, the court in this case emphatically dissents from the committee's position, saying: 'The right of a patentee to suppress his own rests upon ordinary considerations of property rights. The public has no right to compel the use of patented devices or of unpatented devices, when that is consistent with fundamental rules of property.'"

According to *The Scientific American*, the "best known instance in the reports of suppression of a patent to prevent competition" cited by the committee (the Paper Bag Case) was "a clear instance, not of the wilful suppression of a patent, but simply of the rejection of an invention, and a use of a better invention accomplishing the same purpose more satisfactorily." It concludes:

"Since this is the best showing the committee can make in respect to suppression of inventions, it is not presumptuous to affirm that present conditions require no change in the Patent Law upon this point."

STRANGE NOISES IN HAITI

UNEXPLAINED SOUNDS that seem to be connected with earthquake shocks, altho some persons attribute them to storms, are reported from the island of Haiti. A paper by J. Scherer, printed in *The Bulletin of the Seismological Society*, states that the sounds, locally known as the "gouffre," are heard chiefly in the western part of the island, most commonly in the region of the La Selle range, a limestone mountain-chain about 6,000 to 7,000 feet high, with evidences of a volcanic history. Possibly the noises are due to slow subterreanan adjustments of strata. We read:

"The sound is associated by different people with earthquakes or hurricanes, depending on which phenomenon they stand most in dread of; but it is more generally believed to be of seismic origin. The sounds are described variously as resembling the noise of a heavy wagon passing over pavement, of thunder rolling in the distance, of dynamite exploding, or of cannon being fired off, of water falling on dry leaves, of the wind blowing through high forest trees in a tempest. Yet all these different sounds may be heard without any appearance of storm. . . . . .

"The sounds are apparently the same as those accompanying noticeable earthquakes, and the people of Haiti apply the name '*gouffre*' to both. Where the sound is a local phenomenon, however, the place of its origin seems to be definitely recognized. Thus it is always from the base of the cliff bordering the range of La Selle that the inhabitants of the neighboring villages declare the sounds come. . . . One writer tells how the authorities of several towns northeast of Port-au-Prince were once so sure that they heard cannonading in the villages next to them that small detachments of troops were scurrying through each other's districts trying to find what the trouble was.

"The vicar at Croix-des-Bouquets, ten to fifteen miles north of the range of La Selle, gives a very interesting account: 'From November 7 to 13, 1911, the sound of the "*gouffre*" was heard every day, but it was very different at night from what it was in the daytime. During the day the sound was heard from the southeast, and seemed to come from a great depth. It was like a deep roaring, and then at times like the howling of a dog. From time to time it stopt with a hollow boom, which might be taken for a distant cannon-shot. According to the inhabitants the noises were simply warnings of earthquakes or of some other disaster; sometimes they were thought to be connected with the weather. It was frequently said that the "*gouffre*" had not been heard so distinctly for a long time, nor in a manner so prolonged and persistent, as during the three weeks that had just passed. During the night it was different, altho the sound came from the same direction; there was a perfect tumult; rumbling of thunder, howling, and a sound like the rushing of a strong wind. There was no wind, however. Sometimes one heard all the noises at once. Generally, and above all from seven to ten o'clock at night, the sound ended with a loud detonation much stronger than in the day, followed by a long echo. Then again would be heard an outburst that can not be imagined. It was as if a mountain of glass were shattered, and the noise seemed echoed in all directions. At times it seemed as if one could hear the roar of surf or even the dead thud of objects falling, such as blocks of stone rolling down precipices. During the night there was something very sinister in these phenomena.'"

TOBACCO: POISON OR MEDICINE?

WHETHER a substance is poisonous or not depends largely on the conditions under which it is taken and the quantity that is used. An excess of a food may be toxic; and, on the other hand, violent poisons in minute quantities may have beneficial action. Potatoes and beans contain poisonous principles; yet we eat them daily in proper amounts. It may be a good thing for a lazy man to whip him, thus rousing him to action; and many sluggish bodily functions may be lasht into normal working by tiny doses of poisons in the guise of tonics or stimulants. Still, again, the germs of disease, which are living organisms, are often killed by the same poisons that are fatal to man, so that by selecting a quantity or a degree of dilution that will just kill the germ without harming the man, we may utilize a poison effectively as what we call a germicide or an antiseptic. It may be, therefore, that tobacco, admittedly containing such a poison as nicotine, may be a valuable tonic or antiseptic under the proper conditions. That it is so shown by recent investigations we are assured by Francis Marre, in his monthly review of the sciences contributed to *Le Correspondant* (Paris, January 10). Says this writer in substance:

"Tobacco is certainly a poison; it belongs to the botanical family of the *Solanaceæ*, which includes several toxic species. But, poisonous as it may be, it is not necessarily injurious under all circumstances; the important thing is to know how to use it with discernment.

"Medicine employs it for various purposes; the veterinary art considers a decoction of it as able to cure several skin affections of animals; agriculture utilizes the juice to destroy the parasites that ravage vineyards and gardens.

"It has now been established, by the researches of Tassinari and Molisch, that its antiseptic action is a real one and that it is exerted not only on vertebrates, but also on the lower organisms. Tobacco smoke will retard, and even sometimes stop, the development of certain pathogenic bacteria. In all these cases tobacco smoke appears to act on micro-organisms in the manner of an anesthetic; it behaves precisely like the vapor of ether or chloroform.

"It should be added that while this antiseptic and microbicidal action of tobacco is yet far from being fully explained, there is no doubt that it is of real interest from the standpoint of hygiene and practical medicine.

"The imperious necessity felt by smokers to satisfy their passion after eating may be physiologically explained by the excitations of the salivary glands, whose secretion, so useful in digestion, the smoke augments. Cavallaro shows also that it sterilizes the saliva, and this is important in view of possible infection from the foods themselves."

This apologist of tobacco even denies that smoking ever causes cancer of the mouth; it merely determines the location of the disease, which otherwise would have broken out elsewhere. This statement, the writer tells us, has been controverted, but the recent successful use of tobacco as a specific in cholera, already reported in these pages, has given new strength to the defenders of the weed. Mr. Marre concludes:

"Perhaps we must expect that in the not far distant future physicians will modify their present unsympathetic attitude toward tobacco. They may possibly conclude to say to us: 'Do not smoke, because it is scientifically demonstrated that tobacco-poisoning is often serious . . . but smoke, nevertheless, to stimulate digestion in the first place and then to escape epidemic disease. The disciples of Esculapius have accustomed

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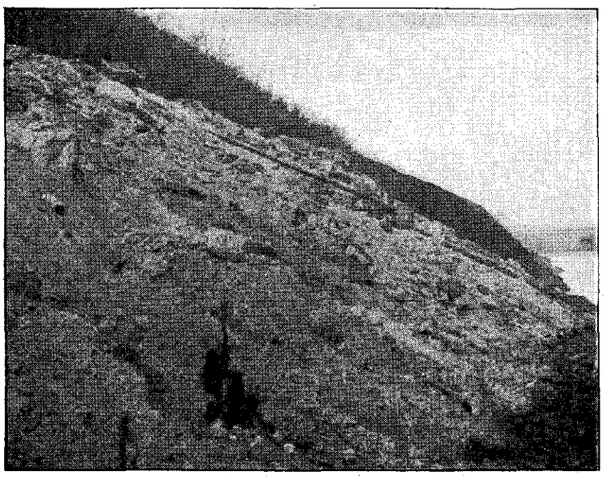

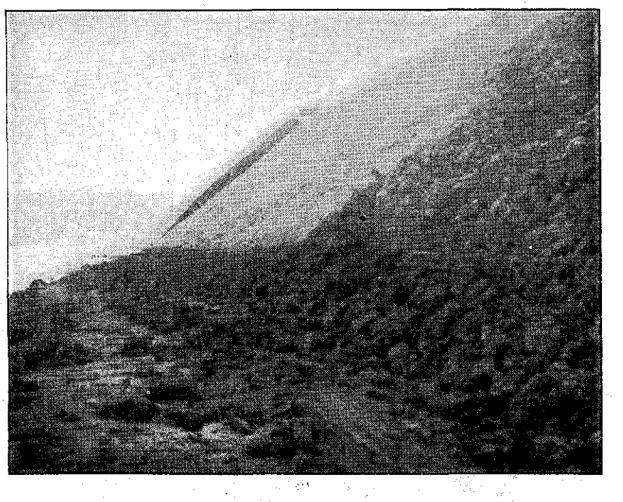

Illustrations used by courtesy of "Engineering News," New York

EMBANKMENTS ARMORED WITH MOLTEN SLAG AND SLAG BLOCKS.

us to many such divergences of opinion, since the famous day when, for the first time, Hippocrates, having made an affirmative reply, Galen believed it his duty to formulate at once a negative opinion."—*Translation made for* THE LITERARY DIGEST.

HOME-MADE LAVA TO FIGHT FLOODS

MOLTEN SLAG has been used to coat the embankments of the Wheeling & Lake Erie Railroad where it skirts the Ohio River. No other material, no matter how resistant, has been found able to withstand the force of rushing flood-water, especially when filled with floe-ice. The molten slag, an artificial lava, is poured over the foundation material of the embankment, so as to "grout" it, or fill in the chinks and cement the lumps together. It also forms a smooth, hard, stony coating, on which the scouring floods can make no impression. Possibly there may be a suggestion here for the engineers of the Mississippi River Commission. Says *Engineering News* (New York, January 30) in an account of the Ohio work:

"The embankment where this revetment was built extended for a length of about 3,500 feet at both Brilliant and Rush Run, which points are some five miles distant from each other. The height of the embankment at both these places is about 30 feet. The original single track was on a more or less side-hill cut, and the construction of the second track necessitated the widening out of this embankment on the side next the river. This widening was started by dumping heavy mill refuse together with clay and ordinary slag. As this filling progressed it became necessary to protect the slopes with revetment. This was done by placing heavy mill slag along the face of the slope, building it up in the form of a wall at an inclination of about 1 on 1, a trench being dug at the foot of this wall to provide a toe hold.

"The pressure from the hill on the opposite side of the track seemed to have a serious effect on this embankment, particularly in wet weather. This was especially noticeable in the alinement of the old track. This pressure caused the revetment work to bulge and get very much out of line, and in two bends in the river, the revetment work was pushed out at the bottom —due to the scouring of the river. In addition to these failures it was found that the slag lumps, altho of about two-man size, were not sufficient to resist the force of the river current or of the ice floes in the winter.

"To obviate further difficulties it was decided to use molten slag as a coating over this revetment work and also for the purpose of reinforcing it at the bottom. The slope was increased to 1½ on 1 and at points where the river was low and the bottom of the wall was exposed, an additional trench was dug, heaping the earth on the one side to stop the hot slag from going into the river. This method proved extremely satisfactory, as the slag could be handled in quantities varying between 500 and 600 cubic yards per day, hauling it a distance of about two miles, and handling in the neighborhood of 60 ladles (the average contents of each ladle being about 9 cubic yards). These ladles were tipped by steam power, and could be poured slowly so as to regulate the flow of the slag, thus building up the wall on a uniform slope."

Ordinary cement was also tried, but proved, altho fairly satisfactory, to be much more expensive than the home-made lava. Says the writer:

"The purpose for which both these methods were employed was principally to provide a comparatively smooth surface for the revetment, so as to offer less resistance to the water, and to bond the comparatively small units together in order to offer a greater resistance against the pressure of the hill side. Weep holes were provided at intervals of about 20 feet, both horizontally and vertically.

"The economy in using the hot slag protection at the rate of 600 cubic yards per day, at a total cost of $100, can hardly be questioned."

POISONING BY EXCESS OF FOOD—Food becomes poison if taken in excess, says a French medical authority. Some people who pride themselves on their "temperate" habits are continually causing toxic effects in their systems by overeating that will cause disease and early death. There is no food that will not ultimately poison the organism if taken in excess, even if the immediate effects be unnoticeable. Says Dr. Debove, professor in the medical faculty of the University of Paris, in the course of a contribution to the *Revue Scientifique* (Paris, December 28):

"In the case of medicaments, there is a medicinal dose and a toxic dose; likewise, with foods, there is an alimentary dose and a toxic dose. Accidental overeating shows itself in acute symptoms . . . constituting a curative effort of the organism to repair the imprudence that has been committed.

"Just as there are persons who regard themselves as models of sobriety because they have never been drunk, and who nevertheless may enter upon a state of chronic alcoholism, there are also subjects who suppose that they have never committed any excess in eating because they have never had indigestion. They nevertheless exceed their normal ration daily; their blood is constantly charged with principles that their organs are unable to transform and eliminate without overwork. This overeating, kept up for years, leads to real chronic poisoning; it ends in obesity, gout, enlargement of the joints, etc.

"Overeating is especially injurious for subjects who take little exercise, whose physical labor is altogether disproportionate to the quantity of fuel that they use for their engine. Thus maladies due to habitual overeating are rarely observed in the working class, while they are frequent in the leisure class."—*Translation made for* THE LITERARY DIGEST.

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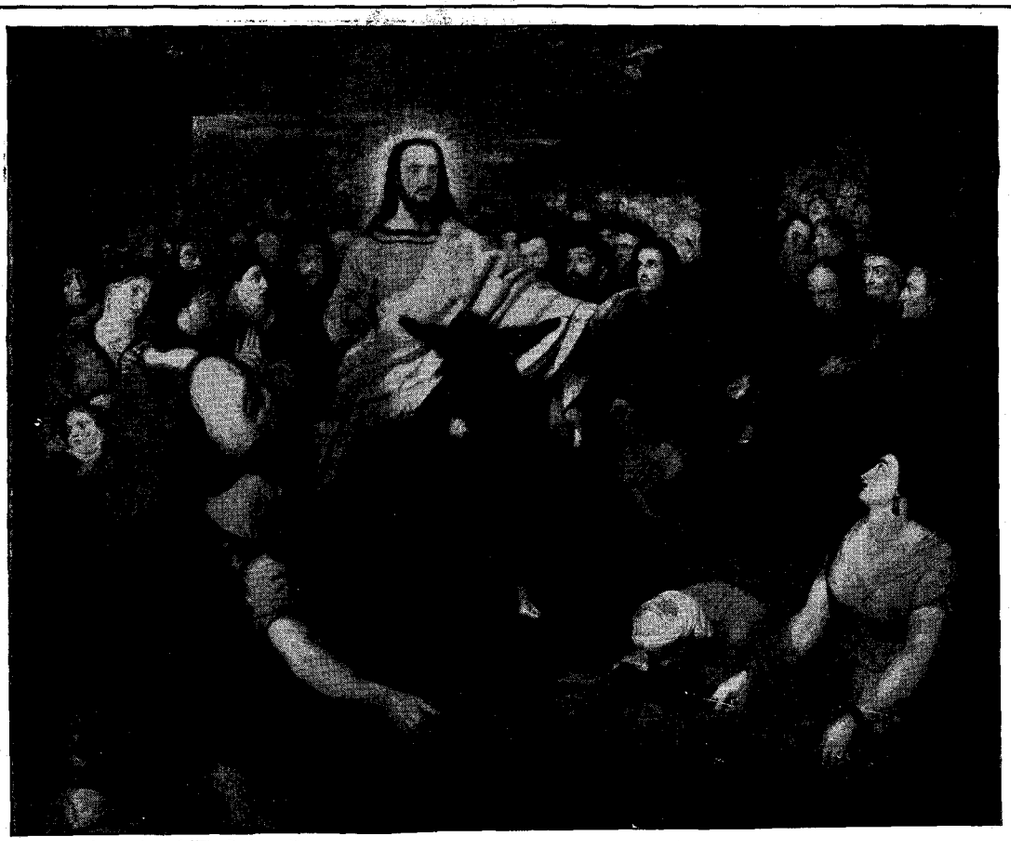
OLD FRIENDS REDISCOVERED

AUTHENTIC PORTRAITS of some of the great figures in England's literary history of the early nineteenth century are few enough. Of Keats there are only five or six; Wordsworth is represented by many more, but of these barely five are good. Hazlitt, Bewick, Newton, John Howard Payne are scarce proportionally to their reputations. But representations of all these have been on view for years in a neglected picture by the English artist, Benjamin Robert Haydon, hanging in the art museum of Cincinnati, and few have known or cared. The picture itself, now rescued from further oblivion by an article by Louis A. Holman in the February *Bookman* (New York), had a once distinguished vogue comparable only to some of our artistic crazes—such as the recent exhibition of the Spanish painter, Sorolla, drawing its tens of thousands. This work, Haydon's "Christ's Entry into Jerusalem," once drew all London at a shilling a head to see "the greatest historical painting that England had produced, a work that would mark an epoch in art." It inspired Charles Lamb to write a poem in its praise, and it moved the sluggish Wordsworth to say that "it was worth waiting fifty years to get so perfect a picture." But England cooled down and found out later that it wasn't a masterpiece, and let it be sold to pay Haydon's debts. This was not the end of its fitful career:

"'Christ's Entry' was knocked down for twelve hundred dollars and stored in a warehouse, until in 1831 Cephas Childs, the Philadelphia engraver, and Henry Inman, the painter, bought it. Poor Haydon went to see it off, bewailing its loss to England, and praying for its success in America. The Philadelphia exhibition did not repeat the British successes, and the picture was finally lent to the Academy of Fine Arts. During a fire in 1846 it was cut from the frame and dragged from the building like a wet blanket. It came at last into possession of the Archbishop of Cincinnati, since which time, altho exposed for years in the Roman Catholic Cathedral, and for a quarter century in the art museum of Cincinnati, it has been practically lost to the world."



Illustrations by courtesy of "The Bookman."

CHRIST'S ENTRY INTO JERUSALEM.
By Benjamin Robert Haydon.

London crowds surged to see this picture, calling it "the greatest historical painting that England had produced," and Lamb wrote a poem about it: now it languishes in a Cincinnati art gallery, and is chiefly interesting for containing the portraits of Keats, Wordsworth, John Howard Payne, and other early nineteenth-century notables.

But, as Mr. Holman observes, "any inanimate thing that has been associated with such men as Wordsworth, Keats, William Hazlitt, Charles Lamb, and John Howard Payne, is of interest and value." Moreover, "when that thing happens to be a painting which, besides associations, contains portraits of some of these persons, painted from life—as is the case with this picture—it is, *per se*, of greater interest and more value." Mr. Holman gives what it seems to demand, a "consideration denied to many a better work":

"The story of Haydon's picture is worth the telling if only for its many associations with Keats, and for the strong interest he manifested in it throughout his whole life as a poet. He frequently referred to it in his letters as 'the Picture.' While on his way to the Isle of Wight, whither he was going by the advice of Haydon, he wrote:

"'I have conned over every head in Haydon's Picture'; from Teignmouth some time later: 'I am nearer myself to hear your "Christ" is being tinted into immortality. Believe me, Haydon, your picture is part of myself.'

"There is perhaps nothing extant, outside of Keats's personal belongings, a house at Hampstead and one at Rome—certainly nothing in America, that has so many associations with the poet. He watched its slow growth upon the canvas and rejoiced in the triumph it brought the painter. As Keats died about a year after the exhibition of the picture, before the glory of Haydon's triumph was dimmed, he never suspected how hollow it all was. Altho he says that he knew Haydon's faults, he could not have known how the painter's tactlessness and inordinate egotism were to rob him of honestly won laurels and bring into being an animosity which, in one form or another, stalked the misguided man for thirty years, and at last seduced him into taking his own life.

"But the clouds had not yet gathered when Leigh Hunt introduced young John Keats to the most conspicuous artist in all

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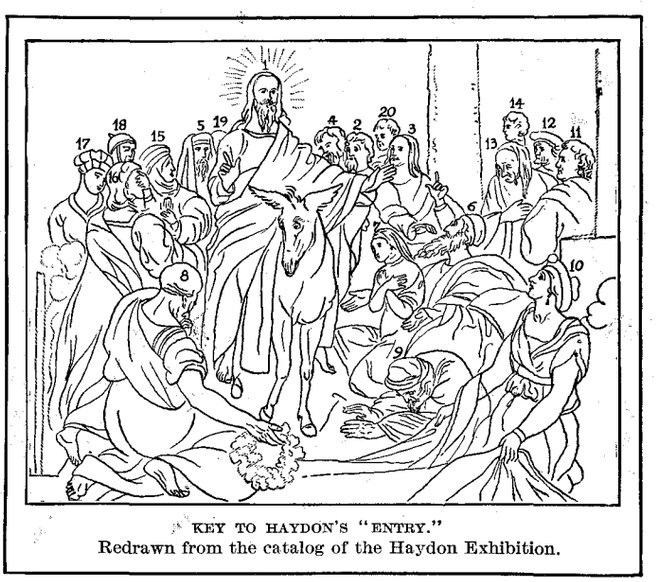
England. That they were mutually pleased with each other their letters show. Haydon was happy, hopeful, and well pleased with himself, as was usually the case when he had a large painting, with all its attendant difficulties, well under way. Difficulties were to this energetic, masterful man what hazards are to golf-players—and, for the most part, they caused him about as much anxiety. During an enforced ride in a lawyer's cab he composed his 'Crucifixion'; lingering in a friend's room, hoping to avoid arrest, he designed the background for another picture; while playing unwilling host to an officer of the law he constrained his guest to be his model. During a stay in a debtors' prison he met some veterans of Waterloo, and 'never passed pleasanter evenings.' In this same unpropitious quarter he sketched a bit of horse-play, and afterwards put it on canvas. George IV., that astute critic, saw it, pronounced it 'a damn fine thing,' and bought it Haydon grew fat on difficulties that killed other men."

In painting the picture, Haydon used most of his friends as models for the accessory figures. The identification is established by a "key" which Mr. Holman found in the Boston Public Library, "apparently engraved for Haydon's exhibition pamphlet." We read:

"Wordsworth (No. 13) was never lost, perhaps because of an engraving from a portrait by Haydon similar to the head in this picture. The contrasted faces of Voltaire (No. 12) and Newton (No. 11) are always recognized, but they are unimportant, since death-masks were the best thing the painter had to work from. We should scarcely need the confirmation of the key to know Hazlitt's portrait (No. 20), were it not that two other faces (No. 4 and No. 2) share the distinction of being pointed out as his. A romantic legend has it that the Virgin (No. 15) is a portrait of Mrs. Siddons. But the actress was sixty-five years old at the time and, on the authority of the painter himself, it may be asserted that he had never met her until the day his picture was shown to the public. Keats's friend, the artist William Bewick, who was also the intimate friend of Hazlitt, was not at the time of sufficient importance to appear on the key. But he is in the painting. So, too, in all probability is John Howard Payne. . . . The identification of Keats's portrait (No. 14) is happily rendered beyond doubt by the key.

"Let it be frankly stated that Haydon was not a portrait-painter. He looked down on such, and was wont to say: 'Portraiture is always independent of art and has little or nothing to do with it. It is one of the staple manufactures of the Empire. Where the British settle, . . . they carry and will always carry trial by jury, horse-racing, and portrait-painting.' At the same time, we must not forget that Hazlitt, the prince of art critics, who himself painted Wordsworth at this very time, has said that Haydon's Wordsworth in this picture 'is the most like his drooping weight of thought and expression.' Professor William Knight, of St. Andrew's University, in his pamphlet on the portraits of Wordsworth, after considering thirty-eight, selects five as best, and names first the sketch for the 'Jerusalem' portrait. (The painting, presumably, he never saw.) Judging by other portraits of Hazlitt, this one in Haydon's picture seems to be an undoubted success. The portrait of young Bewick, who was a favorite pupil of Haydon, he himself records is a good likeness. There is then a fair presumption that the face of Keats may be reasonably true to life, and if this is so the square foot of canvas it occupies is worth all the rest."



KEY TO HAYDON'S "ENTRY."
Redrawn from the catalog of the Haydon Exhibition.

The story of how John Howard Payne, an American, comes into the picture, will interest his compatriots:

"Among others who visited Haydon's studio during the painting of 'Christ's Entry into Jerusalem' was John Howard Payne. His friend, Charles Robert Leslie, the artist, has left an account of a visit to Haydon with Payne, when the American actor told Haydon of the trials he had endured through 'the jealousy of English actors, and the illiberality of the English press.' To all this Haydon very characteristically replied, 'Sir, I regret from my soul the treatment you have met with; I regret it as an Englishman and am ashamed of my country. . . . The only way in which I can show my sense of the injustice you have suffered is to make you the St. John in my picture.'"

JEWISH APPRECIATION OF SHYLOCK

THE CLASSICS, it appears, are never immune from assault. Only the other day "Tom Jones" was yanked from the grave wherein this generation, for the most part, has been content to see him "quietly inurned," to be burnt by an English rural community who had just found out some of *Tom's* moral shortcomings. Almost at the same time the board of superintendents of the New York schools revived that periodical racial objection to Shakespeare's "Merchant of Venice," and directed that this classic be not permitted for "appreciative" reading in those schools where Jewish pupils were in the majority. The order did not stand more than a few days, however, and was followed by another rescinding it, so that the work is still accessible to pupils. Of course the prohibitory action was not taken without representations from some parents of the pupils urging it, but that they must be in a decided minority is evidenced by the disclosures that followed the action. In the Washington Irving High School for Girls, a test was made before forty young Jewesses who "laughed at the notion of excluding anything for racial reasons," and some of them said:

"We enjoy 'Ivanhoe' and the 'Merchant of Venice' in our classes."

"I do not see why we should be deprived of the study of these books because we are Jews."

"Some people will always find reason to object to whatever any school does."

That this judgment is shared by the intelligent members of the Jewish race is further confirmed by the fact that last year the actor, Mr. Otis Skinner, who was the guest of a literary club of Jewish girls, stood before them and named a number of Shakespearian scenes that he was willing to recite. By a large majority they chose the trial scene from the "Merchant of Venice." The principal of one of the leading New York schools observes:

"The assumption that our girls are narrow and afraid is a mistake. The narrowness and the fear exist in our schoolmasters, in our superintendents, or in some timid and imaginative member of a Board of Education. The effect of schooling ought to be liberal, cosmopolitan, natural, and sensible. We certainly ought not to permit any Scotchman, German, Hebrew, Spaniard, Italian, or New Englander, to limit in any way the selection of good literature that is desired."

At the meeting of the Board of Education, when the action of the commissioners was recalled, Mr. Thomas W. Churchill (as the New York *Times* reports) said:

"I cannot understand the narrow and finical view taken by

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the Board of Superintendents in this matter. I spoke to Dr. Maxwell about it. He told me that he voted against the resolution and considered it an unwise thing.

"I do not think any one will charge me with racial prejudice because I do not agree with some persons who believe the school curriculum would be benefited by having cut from it this consummate flower of Shakespeare's genius. It is his most poetic and brilliant comedy. Hazlitt and Lamb so refer to it. Is it to be banished from the schools because some person opposes one of its strongly drawn characters?

"It would be a sad spectacle if we were to withdraw this and other famous works for such a reason. The Italians might request the withdrawal of 'Othello,' because of the character of *Iago*. A great creed might object to 'Henry VI.' because of the way it refers to *Joan of Arc*. There might be objection also to 'Oliver Twist' on account of *Fagin*. The Irish might take exception to 'Pendennis' because of the way Thackeray draws one of the characters. And so it would go, until much of the beautiful literature we have would be sacrificed."

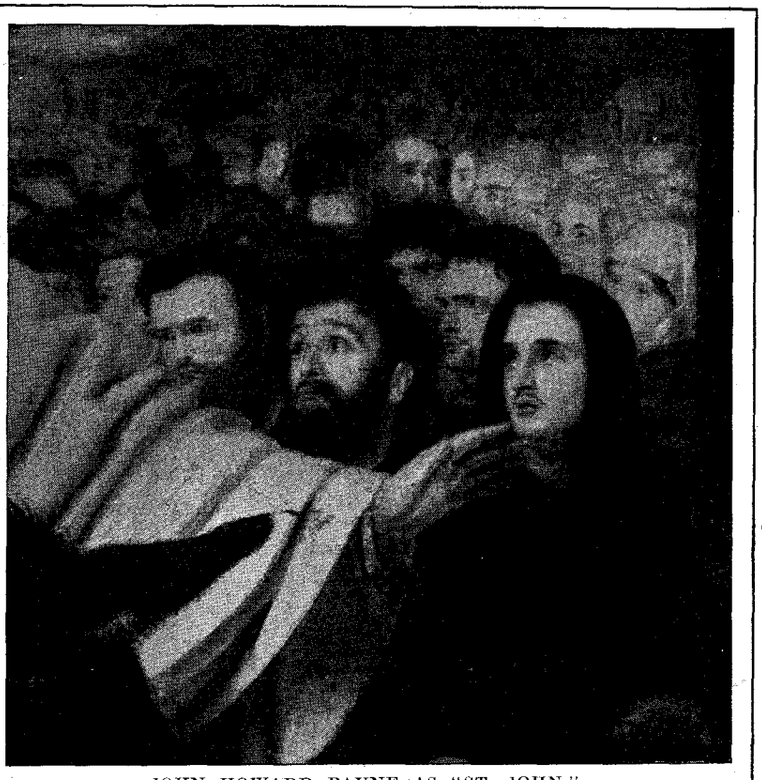
HOW JAPAN TAKES DR. ELIOT'S ADVICE

AMERICA WAS FORMERLY believed to be the nation most sensitive to foreign criticism, but Japan, so a native of that country assures us, is at present in that uncomfortable position. It has lately had its teeth set on edge by a citizen of this Republic. Again and again have Japanese editors, publicists, and scholars pointed out the defects and imperfections of the existing educational system of the Empire, and each time their criticism drew but scant attention from the authorities. But once Dr. Charles W. Eliot, President Emeritus of Harvard, published a detailed opinion on the subject, all Japan was agog, and even the Department of Education, which had persistently assumed an attitude of indifference toward the home critics, was forced to take cognizance of it. Nay, more, the Privy Council, the highest advisory body to the Emperor, moved by Dr. Eliot's utterances, passed a resolution recommending a thorough investigation into the educational methods of the country.

This sudden awakening of the authorities at the criticism of the American educator is viewed with mingled chagrin and amusement by those Japanese editors who had repeatedly uttered much the same opinion without eliciting any serious response from official quarters. The Tokyo *Nichi-nichi*, which is under the same management as the Osaka *Mainichi*, remarks with a touch of sarcasm that "there is nothing edifying in our Privy Councillors and our educational authorities being bewildered by the views of a foreign observer, when the same views were more than once voiced by our own countrymen." This journal, however, expresses unstinted appreciation of Dr. Eliot's thoughtful and sympathetic criticism, and declares that "our educational administration is worse than is estimated by the eminent educator from America—it has no system, it is in a state of chaos." The *Nippon* (Tokyo) and the *Asahi* (Tokyo) join the *Nichi-nichi* in thanking Dr. Eliot and hope that his strictures will be heeded by the authorities.

Dr. Eliot's criticism, as reported by the Tokyo press, was especially directed at the Government's efforts to maintain uniformity among the schools, which has, in his opinion, produced stereotyping effects and retarded the progress of educational methods. Entering into further details, he points out that the existing system requires an unnecessarily large number of teachers, that it imparts but superficial knowledge to the pupils, that it imposes an excessively heavy burden upon their minds and bodies, and that it requires too many years for a pupil to finish his education from primary school to university. All these observations find a hearty approval in the editorials of such Tokyo dailies as the *Jiji*, the *Asahi*, the *Hochi*, and the *Nippon*. The *Asahi* scores the Educational Department for its indifference to home critics and goes on to say:

"Nowhere else in the world is the pupil's energy overtaxed as in our country. Here even children of tender ages are required to study a dozen or even a score of subjects, to the injury of their mental and physical capacity. The inevitable effect of this method has been that the student, whether of the primary school or of the university, has come to think that learning means committing mechanically to memory what is written in text-books. Knowledge acquired under such circumstances can not but be superficial and ill adapted for practical purposes. What is more serious, this system arrests the wholesome mental growth of our children and young men, and will make them ultimate losers in the race of the world into which they must eventually enter."



JOHN HOWARD PAYNE AS "ST. JOHN."

His is the face touched by the hand of Christ, and the man next on his left, a little back of him, is Hazlitt. Haydon painted Payne's portrait as a consolation for the attacks of the English actors and press on the author of "Home, Sweet Home."

This view of the *Asahi* is heartily endorsed by Baron K. Matsuoka, ex-Minister of Agriculture and Commerce and President of the Nippon University at Tokyo, who holds that the curricula and the strict system of examination adopted by the schools entail so heavy a burden upon the students that by the time they complete their college education they have become really unfit for the hard work of actual life. The Baron also agrees with Dr. Eliot that the present educational system of Japan is too costly for her limited resources.

One phase of Dr. Eliot's criticism which surprized the Japanese was his "conservative" view of higher education for women. He does not seem to endorse such methods of female education as are practised in his country, and suggests that Japan would do well to stop and think before she adopts western principles

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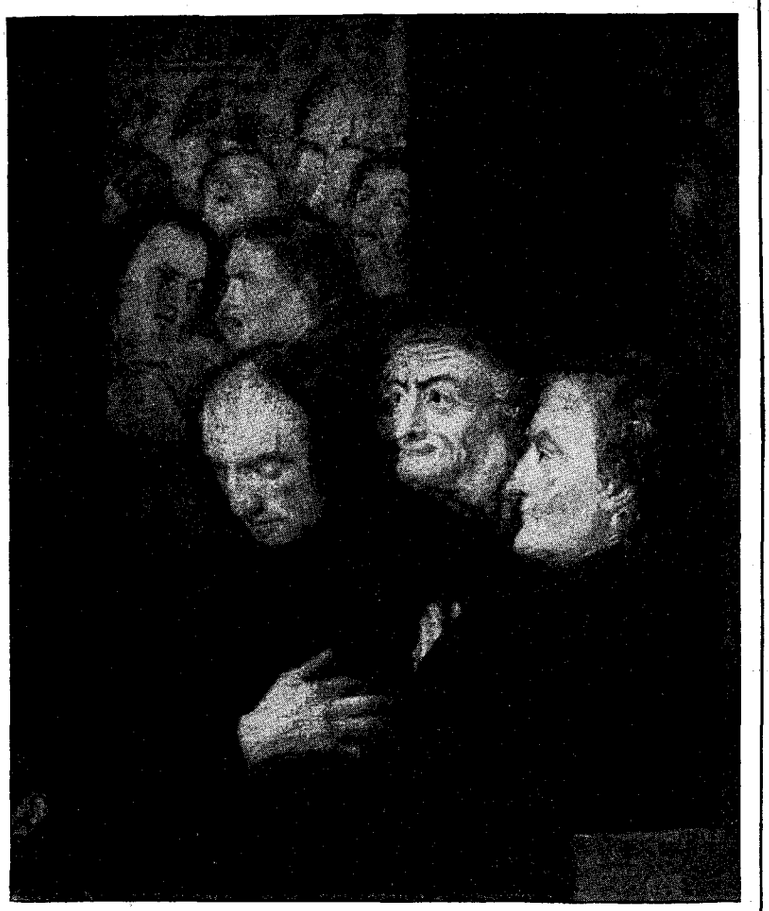
in this particular matter. The Japanese, of course, expected to find him, an American, an ardent advocate of coordinate education and all that tends to help in the making of the "new woman." To most Japanese editors and educators this suggestion of Dr. Eliot's appears to be a most sensible one.

A BRITISH DRAMA OF OUR "SOCIETY"

MR. BRYCE'S BOOK on our commonwealth has not yet been matched by an English view of our common life. Few English dramatists have ever attempted to put an American upon the stage, unless in burlesque. Tom Taylor probably thought he was true to life in his *Asa Trenchard* of "Our American Cousin," and the type has more or less become a fixt idea of the real American, for only such extravagant representations of American character as "Mrs. Wiggs of the Cabbage Patch" and "The Chorus Lady" seem certain of hearty acceptance among our forbears over seas. It is practically a new thing, then, that Mr. Jerome K. Jerome has attempted in his play — "Esther Castways," lately produced in London by Miss Marie Tempest. It purports to represent New York and its "best people." What Mr. Jerome's qualifications for the undertaking are must largely be disclosed by his effort. He has made a lecture tour of this country, and been associated with the late Robert Barr, an American, in the editorship of *The Idler* magazine. But his evocations of American character do not whole-heartedly win the credence even of his English critics. The dubious tone of the reviewer for *The Pall Mall Gazette* is more or less echoed by others. He writes:



KEATS AND WORDSWORTH.

The lower row of portraits (from the reader's left to right) represent Wordsworth, Voltaire, and Newton; just above Wordsworth is John Keats, and to the left of him William Bewick, the artist and engraver.

"Mr. J. K. Jerome's new play, 'Esther Castways,' presented at the Prince of Wales Theater last night, introduces us to a 'set' in New York society with which we had previously been unacquainted. It is wealthy, but not 'smart.' It is also pious, yet it includes 'the best people.' Everybody in it speaks English without a trace of American accent; and it is ruled by a certain *Mrs. Jackson-Tillett*, who is so extraordinarily stately that when she meditates paying a first call on a lady whose acquaintance she has made at some friend's house, she announces her intention in a letter written in the third person, to the effect that 'Mrs. Jackson-Tillett will have the pleasure of calling on Mrs. Castways to-morrow afternoon.' She is also so important that when she enters a drawing-room an awe-smitten silence at once settles on everybody, and so grand that when she leaves it she invariably commands, not one of the servants, but one of the other ladies, or gentlemen, to go down and see if her carriage is there. She has a husband who is only a shade less like a dreadnought. He accompanies his lady-wife in her first call on *Mrs. Castways*, and promptly puts his pretty hostess at her ease by saying, 'I didn't wish to call on you, but now that I've seen you I'm glad I came.' And at the end of the play, after *Mrs. Castways* has been through a good deal of tribulation, *Mrs. Jackson-Tillett* bears down upon her and invites her to dine with her and *Mr. Jackson-Tillett* to meet some of 'the best people' on the following Tuesday night; and *Mrs. Castways* is so happy and so overcome with the honor that she almost sobs her acceptance of the invitation. That is the 'happy ending' of Mr. Jerome's play!"

These are not the only "strange persons in this 'set,'" as the wondering eye of Mr. "H. M. W.," the critic, views them:

"*Mr. Philip Castways* himself, for example, is a young lawyer of very distinguished family—'*Mrs. Jackson-Tillett* had known his mother!'—but he has married beneath him. His little *Esther*, in fact, was of the humblest, and one of her sisters had been worked to death as a mill-hand. And now, after ten years of married life with this quite dear little woman, he finds his thoughts occupied with two interests—the leadership of a great national agitation on behalf of the Children's Bill, which is to reform the conditions of child-labor in mills, and—a *liaison* with the comely, but over-adventurous, *Mrs. Jocelyn Penbury*. And when *Esther* discovers the *liaison* she is at first shocked, but after a brief period of reflection she lets herself be 'compromised' with a rascally politician called *John Farrington*, so that *Philip's* reputation may not suffer, and so that he may go on working for the bill. In the end, of course, *Mrs. Penbury* elects to take herself off to 'fresh woods and pastures new,' *Mr. Farrington* expresses no regret, *Esther* and *Philip* kiss again with tears, the chances of the bill become rosy once more, and the prospect of the Tuesday dinner with the *Jackson-Tilletts* lends a crowning touch to the reunited *Castways'* felicity."

The play may be very realistic, H. M. W. concedes, tho he adds the rather guarded observation that "an American opinion on that point would, no doubt, be more valuable than our own." Further:

"There may be such leaders of 'the best people' in New York as *Mrs. Jackson-Tillett;* and all the rest of it may be a faithful reflex of life. It did not, however, strike us as such."

Mr. Walkley of *The Times* thinks the queer notions of the characters are "more comic than credible," and remarks:

"It may be that New York people act from the strange motives and in the odd ways Mr. Jerome imputes to them; anything seems possible in a society presided over by *Mrs. Jackson-Tillett*. It may be that rough fellows from South Carolina, like *Mr. Reuben Pierce*, behave like bears in the drawing-room, denouncing light ladies as 'lemans' and the very sofa-cushions as 'soft.' But we confess to having strong doubts about it all."

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RELIGION AND SOCIAL SERVICE

WHERE PASTORS NEGLECT CHILDREN

THE DECLINE in church attendance in England is attributed by *The British Weekly* to the pastoral neglect of the children. Nearly all Anglican and Nonconformist churches have shown a falling off in the past year; the Catholic Church alone finds itself in a condition that warrants self-congratulation. Dr. Robertson Nicol lays almost the whole blame on the pastors, who seem to make no effort to bring the children into the fold. "We may talk as we like about the forces that militate against church attendance," he writes, "but when all is said and done, the truth is that the pastoral heart is cooling and the work of the shepherd is not being done." He seems to find the activities of the clergy tending too much in another direction, for he adds: "If it were otherwise, those responsible for our conferences and assemblies would tear up their programs and know no politics and no theology and no criticism till the lambs were in the fold." One Sunday in December Liverpool undertook to see how bad the case was and took a census of those in attendance at the churches, chapels, and mission-halls of that city. This was the fourth census taken since 1881 and the combined showing is a marked indication of tendencies. In 1881, 146,469 people were found in church on the Sunday in question; in 1891, 157,846; in 1902, 178,777, and in 1912, 160,721. Tho the population of Liverpool has increased in the last decade by about 45,000, being now 752,021, this period shows a decline. The Methodist position there is helped by its "Central Hall," that attracts an evening attendance of 2,340. Looking elsewhere:

"At the Presbyterian churches the morning attendance has gone down from 5,300 in 1891 to 2,604 in 1912, and the evening attendance from 6,200 to 4,820. The Congregationalists have suffered a severe loss in morning attendance, but there is only a slight difference in the figures for the evening, being 5,614 in 1912, and 5,803 in 1902. The Baptist decrease is attributed mainly to the removal of Dr. Aked. Pembroke Chapel, where he preached in Liverpool, had a morning attendance in 1902 of 1,375, which has now gone down to 214. The evening attendance in 1902 was 1,973, and is now 564."

The British Congregationalist finds "little cause for rejoicing in the figures relating to church membership." Last year it decreased 2,221 and in the year-books for the past five or six years one finds "decrease after decrease." Sunday-school statistics are in keeping with those of church attendance. Losses are partly accounted for by declining birth-rate, "increasing emigration," and the "adoption of up-to-date methods," that have "involved the cutting down of the membership." We read on:

"The total number of scholars—692,676—is 3,178 below the figure for last year. The summary shows that England and Wales are responsible for 2,787 of the decrease, but a closer analysis reveals the fact that in Wales and Monmouth there is an increase of 1,474, which swells the total of the English decrease by that number. The figures for Scotland show a decline of 371, and those for Ireland a decline of 20.

"London leads the way, but in the wrong direction, with a diminished membership of 1,324, and the metropolis is closely followed by Suffolk with a decrease of 662 and Staffordshire with 588. Shropshire, on the other hand, has increased by 428, and Herts by 408.

"There is an increase of 269 Sunday-school teachers, due, undoubtedly, to the more general adoption of up-to-date methods in the primary and junior departments. The total number of teachers is 71,530."

The explanation that the Catholic gain in Liverpool is due to immigration is dismissed by *The British Weekly*, which writes of the contrastingly pleasing prospect of this Church:

"We prefer to take the explanation given by Archbishop Whiteside, and it is so important that we hope it will be deeply pondered. The Archbishop says that it seems likely that the twentieth century will be called the Century of the Blessed Sacrament. He looks round him, and sees the wonderful renewal of the spiritual life which has resulted in a very short time from the two decrees of the Holy See—the one on frequent communion, and the other on the first communion of children. As a result of the first decree, the number of communions made in the diocese has risen by leaps and bounds from about 1,900,000 made annually four years ago to over 4,000,000 made during the past year. We invite particular attention to what the Archbishop describes as the consequence of the second decree about the first communion of children. In the year following its promulgation the Easter communions in the diocese rose from about 198,000 to about 221,000, an increase of 23,000 in one year, due in the main to the number of little children who, for the first time, fulfilled the Easter precept. The Archbishop adds: 'Not only do the children approach the Holy Table in large numbers, but from all sides there comes the same gratifying account of the wonderful faith, and of the recollection almost beyond their years, with which the little ones receive our Lord. The silent work that is now going on in the souls of all, both young and old, through early and frequent communion, is a great consolation to pastors of souls, and inspires great hopes for the future. Every Sunday about 189,000 persons in the diocese hear mass. We may assume that about a third of these are school-children, the large majority of whom also attend the children's service on the Sunday afternoon.'"

It is for the Protestant churches to see that they are watching for the souls of the children with the same zeal and care as the Catholics, declares Dr. Nicol, adding:

"A year or two ago, when the religious census was taken in Aberdeen, we called attention to the fact that it was the increase in the Episcopal and Roman Catholic churches that saved the situation, and that this increase was mainly an increase of children in attendance at divine worship. We have now for a long time persistently urged the Free Churches of this country and the Sunday-school teachers to join together in seeing that the children were brought up to worship in God's house."

THE CRIMINAL'S TEXT-BOOK—The prominence given by most newspapers to the details of graft, scandal, and crime is frequently deplored. It is held that we, and especially the rising generation, are thus made so familiar with the "frightful mien" of vice that we cease to be shocked, and in time come to endure, then to pity, and in some cases to embrace. Those who note the sequence of similar crimes in different parts of the country are inclined to blame the press for spreading broadcast the stories of sensational murders and robberies, and thus indirectly fostering "crime waves." But a closer and more direct relation between the newspaper and the criminal is asserted by a writer who should certainly be given credit for knowing whereof he speaks—the editor of *The Minnesota Prison Mirror*, published by the convicts in the State Prison at Stillwater, Minn. As he sees it, the daily paper is an indispensable part of the up-to-date crook's equipment:

"The newspaper of to-day is the chief disseminator of information on criminal matters. It is the thief's text-book and every robbery it details is a new lesson to him. It is true that the public is to some extent forwarned against the danger of being duped by the methods which the newspapers expose; but honest people do not read the accounts of criminal transactions with as much avidity as do dishonest persons, consequently do not absorb nearly so much information. When a bank robbery occurs the most minute particulars are given of the modus operandi, and in many instances the cracksmen's whole kit of tools is accurately delineated by illustrations. The banker, having little use for such information, soon forgets all he has read about it; but on

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the other hand, the aspiring burglar stores the minutiæ away in the secret recesses of his memory for future use."

A MOSLEM CHRISTIAN ENDEAVOR

THE LEAST LIKELY place to find a Christian Endeavor Society, one would say, would be a Mohammedan community, but Beirut, in Syria, can present this anomaly. Over a hundred girls form this society, and none but Mohammedans are admitted. They do not renounce their Moslem faith either, but find a way of reconciling the two and giving their allegiance to both prophets. The Rev. Francis E. Clark tells in the *Christian Endeavor World* (Boston) of his visit to the Jessie Taylor Memorial School in Beirut, where he found this "absolutely unique Christian Endeavor Society," saying:

"I gladly accepted the invitation of the principal of the school to address the girls, and one afternoon found myself in a large and pleasant schoolroom, used also as a chapel, and in the presence of a hundred or more bright-faced girls, every one of whom was a Mohammedan or a Druse (the Druses are a sect of Mohammedans).

"Before I spoke the acting principal, Miss Conpar, asked the members of the Christian Endeavor Society to rise; and all the older girls, whose ages I should think would range from fourteen to eighteen, rose.

"Here, then, were the members of this most remarkable Christian Endeavor Society, every one of whom had been brought up a Moslem; every one of whom from infancy had repeated the formula ten thousand times, 'God is great, and Mohammed is his prophet'; every one of whom belonged to a home where the Koran and not the Bible is regarded as the Book of Books.

"When I asked the missionary how it happened that these girls were allowed to become Christian Endeavorers, I was told that they all regarded Jesus Christ as a great prophet, and that they could conscientiously take our pledge and say, 'Trusting in the Lord Jesus Christ for strength, I promise him that I will strive to do whatever he would like to have me do.'

"To be sure, they, or at least their parents, believed that

From "The Christian Endeavor World."

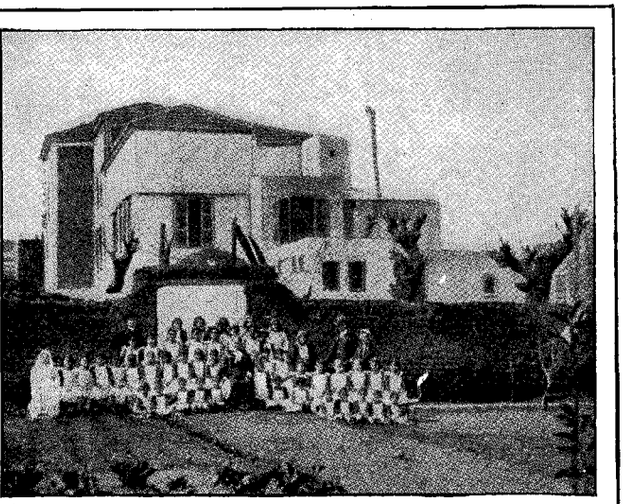
THE PLAYGROUND OF THE SCHOOL,
Where the little Moslem "female hooligans" were reclaimed.

Mohammed was a later prophet, with a later revelation; but at the same time they did not deny that Christ also was a great prophet, who should be obeyed."

The true explanation of this remarkable society goes back as far as 1868, we are told, a dozen years before the first Christian Endeavor Society was formed in America. Then a devoted Scotch lady living in Beirut "had it laid upon her heart, after acquiring a little Arabic, to ask, 'What can I do to help my Syrian sisters?'" The narrative proceeds:

"The answer came quickly, as it did to St. Paul when he asked a similar question. She found two sickly children, whom she took to the hospital; and, as the children were helped, their Moslem mothers were of course pleased, and began to think well of this kind heretic from a strange land. She soon followed up her advantage by making her headquarters in a very poor section of Beirut where no Christian work was attempted.

"Her schoolroom was a grove of mulberry-trees, her school-



WHERE THE COMPOSITE SOCIETY IS HOUSED.

Over a hundred girls from Moslem families form a Christian Endeavor Society in this Beirut orphanage.

book an Arabic hymn-book, her seats and desk a straw mat, her rewards of merit some bright-colored worsteds.

"Fifteen girls gathered around her, the young female hooligans of the district; but the bright worsteds caught their eyes, and as a favor to the good lady they learned some of the Arabic letters, knit a few awkward stitches, and even the first day learned one verse in Arabic of 'There is a happy land.'

"Soon, however, the rainy season came on, and the mulberry-trees naturally were not water-tight. But then a friend gave them the use of a room; and soon another friend, who was leaving her house, loaned it to Miss Taylor and her girls for three months. Here she was able to stay for ten years.

"Year by year the work grew, for God was in it. Six years after the first gathering of girls under the mulberry-trees a boarding-school was opened, and has been housed and supported from that day to this by Christian friends in Scotland. A night-school was soon opened for the men and brothers of the girls, a mothers' meeting for sewing, etc., and a medical clinic where the many sick of body were cared for, as the soul-sick ones were helped in other ways.

"The utmost economy was used. 'Even the olive-stones were burned for fuel,' as Miss Taylor said. The girls were taught to raise their own vegetables and fruit.

"And what was the result? The result that always follows such honest, earnest, loving Christian service. Prejudices began to disappear. Moslem hate of Christians, at least so far as Miss Taylor was concerned, gave place to admiration and love. The Mohammedan dervishes objected to the Mohammedan girls' being sent to a Christian school; but their fathers insisted on sending them, even tho they knew that they would be taught the Lord's Prayer, and would study the Bible, sing Christian hymns, and learn the simple truth about Jesus Christ; they insisted on sending them, for they knew that in no Moslem school could they receive so good an education or such loving care.

"Now the commodious building and pleasant grounds in the heart of the city of Beirut and in the midst of its most intensely Moslem quarter attest the winning Christian character, the good sense, patience, and tact of the Scotch woman who more than forty years ago started her school under a mulberry-tree, with a hymn-book and a skein of worsted.

"Miss Taylor went to her great reward some six years ago, having lived to see the largest fruition of her hopes, and has been succeeded by Miss Turner, a woman possest of kindred spirit and equal executive power."

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SLOW CHURCH PROGRESS IN 1912

DR. H. K. CARROLL'S annual statement of church statistics in *The Christian Advocate* (New York) gives Christians occasion for serious thought, declares *Zion's Herald* (Meth. Epis., Boston). Membership figures for 1912 show a total net gain of 579,852 over those for 1911. But this is nearly 300,000 below the net increase of the previous year. As the Boston editor observes: "The religious forces are not losing ground actually, but they failed during 1912 to keep pace with their record of the previous twelve months. The loss in the net increase is almost a third—a fact which cannot but arrest attention." To at least one newspaper editor this means, to quote a Denver headline, that the "Men and Religion Movement Failed." And this thought likewise occurs to *The Truthseeker* (New York), a leading exponent of Freethought, which says: "When it is remembered that last year was expected to show the results of the Men and Religion Forward Movement, on which a million in money and some energy were expended, the result must be distinctly a disappointment to those who thought they were taking America for Christ." The situation may be seen at a glance by arranging Dr. Carroll's total figures as follows:

	MINISTERS	CHURCHES	COMMUNICANTS
Total for 1912	174,396	220,814	36,675,537
Total for 1911	171,905	220,160	36,095,685
Gain in 1912	2,491	654	579,852
Gain in 1911	1,396	1,652	859,389
Loss in net increase	1,095 (gain)	998	279,537

The 36,675,537 persons set down by Dr. Carroll as members of religious bodies are not all Christians, notes *The Continent* (Presbyterian, Chicago), "since ethical culturists, spiritualists, theosophists, and Buddhists are included, but the number to be deducted on that score does not much exceed 200,000, of whom the spiritualists form the overwhelming majority." And *Zion's Herald*, taking a look at our last census figures, reminds its readers that it means that about 56,000,000 of the people of the United States "are not vitally connected with the churches. When all due allowance is made for the children, the size of the task in reaching those yet unidentified with any church looms large."

In connection with the tables reprinted below, showing the membership ranking of the various denominations, it may be noted that Dr. Carroll's figures for the Catholic Church are taken on a different basis from those in the "Official Catholic Directory," which will be noted in these columns when they are published. Dr. Carroll also calls attention to the merging of the Free Baptists with the Northern Baptists now going on.

ORDER OF DENOMINATIONS

DENOMINATIONS	RANK IN 1912	COMMUNICANTS	RANK IN 1890	COMMUNICANTS
Roman Catholic	1	12,888,466	1	6,231,417
Methodist Episcopal	2	3,293,526	2	2,240,354
Regular Baptist (South)	3	2,475,609	4	1,280,066
Methodist Episcopal, South	4	1,919,873	5	1,209,976
Regular Baptist (Colored)	5	1,912,219	3	1,348,989
Presbyterian (Northern)	6	1,368,150	7	788,244
Disciples of Christ	7	1,340,887	8	641,051
Regular Baptist (North)	8	1,175,923	6	800,450
Protestant Episcopal	9	970,451	9	532,054
Lutheran Synodical Confer.	10	807,693	12	357,153
Congregationalist	11	742,350	10	512,771
African Methodist Episcopal	12	620,234	11	452,725
African Meth. Epis. Zion	13	547,216	13	349,788
Lutheran General Council	14	473,295	14	324,846
Lutheran General Synod	15	316,949	20	164,640
United Brethren	16	301,448	16	202,474
Reformed (German)	17	300,147	15	204,018
Latter-Day Saints	18	296,000	21	144,352
Presbyterian (Southern)	19	292,845	18	179,721
German Evangelical Synod	20	258,911	17	187,432
Colored Methodist Episcopal	21	234,721	24	129,383
Spiritualists	22	200,000	39	45,030
Methodist Protestant	23	183,318	22	141,989
Greek Orthodox (Catholic)	24	175,000	138	100
United Norwegian Lutheran	25	169,710	26	119,972
United Presbyterian	26	139,617	27	94,402
Lutheran Synod of Ohio	27	132,316	33	69,505
Reformed (Dutch)	28	118,564	28	92,970
Orthodox Friends	29	100,568	31	80,655

ANNUAL REVIEW OF THE CHURCH FORCES.

YEE SUI'S LONELY SERVICE

ON A ROCKY CRAG, 200 feet higher than the level of busy Pittsburg, stands a church which has but one member. And that church is also the worshiper's home, "a miserable shack, under the shadow of the Municipal Hospital." It is the leper home, tenanted by one unfortunate Chinaman, Yee Sui. How that doleful abode became a place of Christian worship is told thus in *The Congregationalist* (Boston):

"A few months ago he was a devout worshiper of his ancestral gods, but when the great affliction came upon him, Yee Sui found that his father's gods were helpless to meet his dire needs. Then it was that the faithful missionary, Yee Tang, found him and told him of the faith that had become to him better than anything his fathers knew. The result was that just about a year ago, Dr. G. W. Shelton of the Second Presbyterian Church stood in the biting wind on that desolate height, on the steps of the leper house, and baptized this Chinaman into the Christian faith. And he has found comfort and grace to meet the sorrows and loneliness of his lot. Once a month the missionary, Yee Tang, comes with the sacred elements of the communion, the bread and wine; but even he must set them down by the steps and Yee Sui must wait until he has retired to a safe distance before he partakes, while Yee Tang repeats the simple ritual. This church has services every Sunday afternoon. Yee Sui is the only worshiper. The service is aided by a phonograph and a Bible in the Chinese language. After a hymn from the phonograph, Yee Sui takes his Chinese Bible and reads aloud many passages very earnestly. There is a pause, then rises the voice of prayer. The words are strange, but they are spoken in the spirit of faith and of deep devotion. When the prayer ceases, the chords of the phonograph sound again and the words so dear to sorely tried and needy Christian hearts float out of the strange temple, on the high rock above the careless city in the valley below.

Jesus, Lover of my soul,
Let me to thy bosom fly.

"Then the service, so pathetic yet so triumphant, is over.

"The other Sunday this service had an unexpected and, for Yee Sui, a joyous ending. Shouting was heard without and, going to the door, who should be standing there but his own brother from far-off Canton, Yee Chow. 'I have come to visit you, my brother,' he said. 'I heard in Canton of your sickness. Our father and mother send you their best wishes. Your wife and children hope for your speedy recovery. Am I permitted to embrace you?' But Yee Sui drew back and warned him that he must not come too near. For a long time they talked of the old home and the loved ones there. Then the visiting brother wondered at the fortitude and good cheer of the afflicted one. Yee Sui told of the new faith that had come and of its power and comfort. The man from Canton listened thoughtfully. He had heard vaguely in China of the missionaries and their new religion, but here he began to realize what it stood for. He comes often, now, to visit his leper brother and to hear of Jesus and his wonderful power to cheer and strengthen those who trust him. So this strange church, with its one worshiper and its phonograph organ, bids fair to give an exhibition of the true missionary spirit which is the sure mark of every genuine church of Jesus Christ."

ORDER OF DENOMINATIONAL FAMILIES

DENOMINATIONAL FAMILIES	RANK IN 1912	COMMUNICANTS	RANK IN 1890	COMMUNICANTS
Catholic (Roman, etc.)	1	12,907,189	1	6,257,871
Methodist	2	6,905,095	2	4,589,284
Baptist	3	5,894,232	3	3,717,969
Lutheran	4	2,353,702	5	1,231,072
Presbyterian	5	1,981,949	4	1,278,362
Episcopal	6	980,851	6	540,509
Reformed	7	459,106	7	309,458
Latter-Day Saints	8	352,500	9	166,125
United Brethren	9	320,960	8	225,281
Friends	10	124,216	11	107,208
Brethren (Dunkard)	11	119,644	13	73,795
Adventists	12	95,808	14	60,491

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MOTOR-TRUCKS AND MOTOR-CARS

HOW TRUCKS HAVE INCREASED IN AMERICA

HENRY FARRINGTON, the editor of *The Power Wagon*, contributes to the Chicago *Tribune* an article in which he shows how great is the lead which this country has over others in the use of motor-wagons, meaning by "wagons," vehicles in use for commercial purposes. He finds statistics prove that the United States have 23,000 more motor-trucks in use than all other countries combined. In Chicago alone, about $6,000,000 have been invested in commercial vehicles. The number of vehicles in Chicago is placed at over 2,600, the number having rapidly increased during the past two years. The same is true of the country at large. Among other important items in his article are the following:

"On January 1, 1912, the total number of motor-trucks in the United States was variously estimated at between 20,000 and 25,000, the correct total being somewhere between the two. A year later, on January 1, 1913, this number had increased to 55,000. The most extraordinary feature of this wonderful growth was that three times as many power wagons were made and sold in 1912 as during the previous year, and this notwithstanding that the 1911 production was approximately equal to the combined output of all previous years.

"What will be the production and sale of motor-trucks during 1913 no one knows exactly, but the manufacturers' plans call for an output of not less than 45,000 machines. Judging by the experience of the year just ended, it is certain that these will not be sufficient to supply the demand. If this prediction is fulfilled there will be 100,000 power wagons in use in this country by the end of this year, with a total investment in rolling stock alone of about $230,000,000.

"The number of motor-trucks in the rest of the world, outside of the United States, is in the neighborhood of 32,000 machines, England being in the lead with about 12,000. Thus the United States at present have 23,000 more power wagons than the rest of the world combined, and this disparity will increase for many years to come.

"The production of American motor-trucks will go on increasing rapidly for about ten years, when the annual output will probably exceed the 200,000 mark, involving a yearly outlay of about $400,000,000.

"An even more striking indication of the growth of the power-wagon idea and its acceptance by the business men of the country is contained in the statistics of big fleets of machines owned by individual concerns, and the way in which some of the leading industries are adopting the motor-truck method of road transportation.

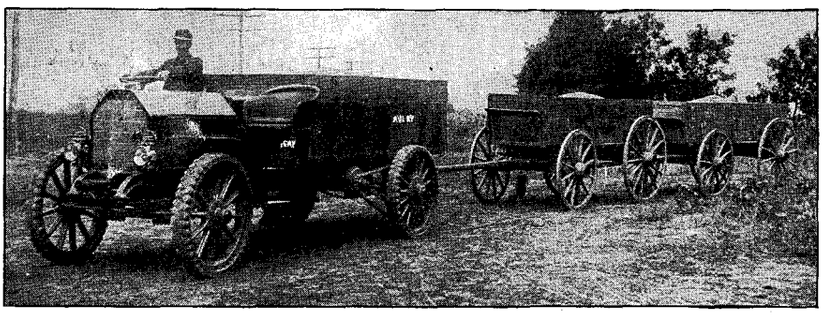
"Foremost among the trade exponents of power-wagon haulage are the express, transfer, and teaming companies of the country. These interests, at the beginning of last December, owned 6,500 machines, valued at $16,000,000. Present indications go to show that by the end of the year the machine total will be not less than 15,000, involving a total investment of $35,000,000.

"The department stores, with 3,300 motor-wagons, owned by over 500 individual concerns and valued at $7,000,000, are prominent on the list of big investors among the trade groups.

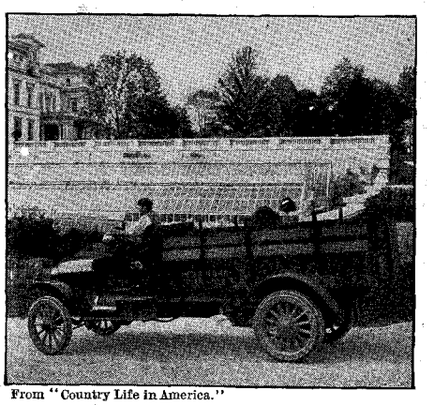
"Brewers were among the earliest devotees of the motor-truck, and altho their trade group is relatively small compared with some of the others, they and their allied business interests have purchased 2,055 machines, valued at $6,000,000.

"Coal and ice dealers have invested about $2,000,000 in power wagons, the packing interests about $3,500,000, the baking trade not less than $2,000,000, contractors and builders $3,000,000 or more, and so on.

"Orders for fifty or more machines at a time no longer excite unusual comment among the trade in particular or the public in general, and at least one recent order calls for the delivery of 100 motor-trucks to one concern over a stated period of time. Practically all of the big fleet owners are still buying machines in quantity, and many of them are already on an all-motor basis."



TRUCK LOADED WITH GRAIN HAULING TWO WAGONS ALSO LOADED.



From "Country Life in America."

TRUCK IN USE ON A LONG ISLAND ESTATE FOR HAULING COAL AND FARM PRODUCTS.

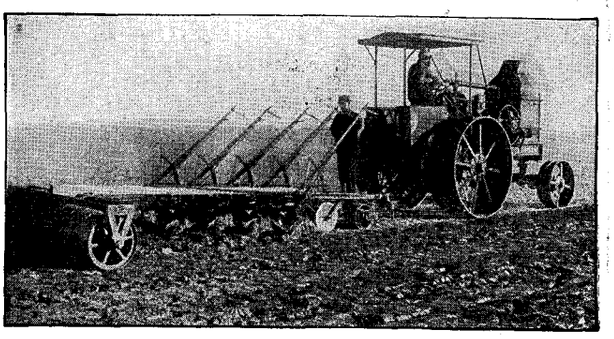
LESSONS FROM THE TRUCK EXHIBITIONS

In a review of the recent automobile shows, particular attention is given by *Automobile Topics* to commercial vehicles.

TRUCK USED BY BUILDERS DUMPING A LOAD OF BRICK.

That paper believes that this year will be reckoned henceforth one of the greatest in the development of the truck industry. The number of trucks in service last year was more than 50 per cent. in advance of the previous year. This progress showed so great an advance on previous years that it is believed now that makers will feel more sure of themselves and proceed accordingly. The past year was the first in which cooperative efforts were put forth by makers. The outcome of these efforts has been a broader foundation from which now to develop the industry. Notable also was the adoption of a standard form of warranty, standard relations as to carrying capacities, load ratings, and speeds. The writer believes that quite the most important movement in truck designs is in the direction of lighter construction. Many makers have sought to make improvements in this direction, but few have heretofore been able to achieve good results. The writer adds:

"Perhaps the most significant trend is that toward the lighter-capacity vehicle of sterling merit. There has been a skimming of the offensive scum of very light and very shoddy vehicles that were thrust upon the market to the undoing of many small tradesmen, while several makers are now devoting themselves to the production of really serviceable models for the wide field of light delivery. The cheap commercial car is still evident, but not as obtrusively



TRACTOR WITH PLOW AND ROLLER.

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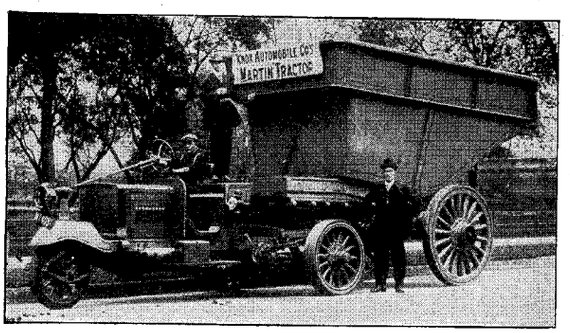


DUMPING-TRUCK OF LARGE CAPACITY

as a year or two ago. More important still, while all truck-builders are working toward lower weights on tires as fast as they are able, several have had the courage to enter the practically undeveloped field that lies between the light delivery wagon and the 3-ton truck, that was the first type of commercial vehicle to attain its majority in this country.

"Graduating downward to details, it is by no means insignificant that a number of makers are now seeing their way clear to employ lower engine powers than before, this being a natural result of the effort to establish a general restriction of speeds to economical figures and also to achieve better operating economy.

"Development in another direction is more obvious to the casual observer. Body constructions are now becoming fairly settled in respect to different classes of service. The dumping-body, in its many varieties, is now a recognized necessity and has attained successful maturity in many instances, thanks to a not very great advancement over ordinary wagon practice. The express body, the stake body, and the big enclosed van likewise are now standard and well-developed types. All-metal construction in several of these standard types has been brought to a high degree of excellence, while a better study of the requirements is everywhere apparent. Options in body types are wider than formerly, but always, or nearly so, taken in connection with a sense of duty requirements, so that the mistake of habitual overloading is becoming less easy to the inexperienced owner. And it is observable that the adjustment of wheel bases to body lengths has progressed to the point where a better weight distribution is assured."

ELECTRIC TRUCKS

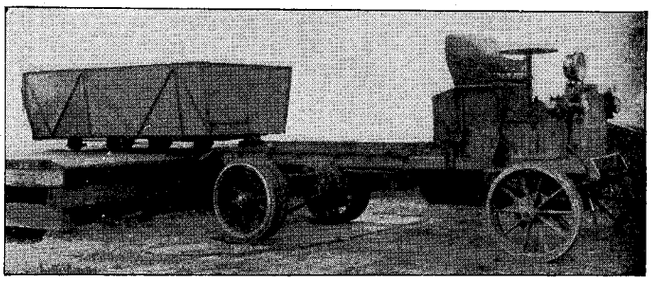
It has been generally thought heretofore that pleasure vehicles operated by electricity do not encroach on the business of makers who produce vehicles propelled by gasoline. The reason is that electric vehicles meet different needs, and hence scarcely become direct competitors. But with electric trucks the case is different. While there is little danger of their driving gasoline trucks from the field, or threatening their supremacy, they promise to prove real competitors in some lines of work. The electric truck has already demonstrated its fine adaptability to short hauls, house-to-house work and hauling over given routes. It meets the requirements of this kind of service, says *Motor Age*, "because of its flexibility, its facility in starting and stopping, and its ease of control." Express companies in particular find these vehicles well adapted to their service. The Adams Express Company, for example, already operates 250 electrics, while the American Express Company does even better, having in operation 300. Another advantage is that teamsters who have had little or no practical training can be trusted to operate electric trucks. Other items pertaining to these vehicles are given as follows by *Motor Age*:

"Two-thirds of electric trucks now in service are said to be from 2 to 3 tons capacity. The catalogs for 1913 in many cases embrace more and larger models, and the supply of 3½- to 5-ton, and even 6-ton, electric trucks promises to be adequate for the present season. However, no radical departures from former practise have been extensively indulged in, the experience of service having pointed out numerous small improvements, but not having warranted the abandonment of standard practises.

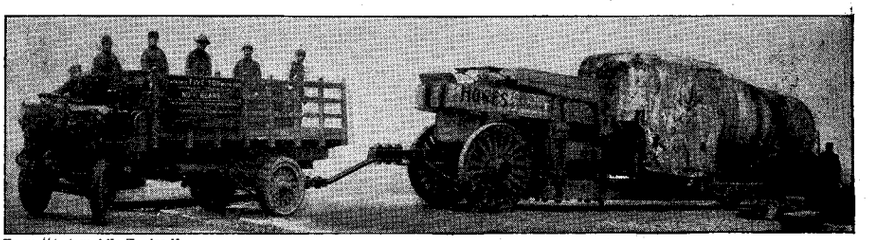
"The platform type of truck is by far the most in favor, this type being characterized by the clearing of the upper portion of the chassis of practically all appliances, the battery, motor, counter shaft, resistance boxes, and controller being carried beneath the frame. This leaves the space above a clear platform upon which any style of body may be fitted, while the driver is seated at the extreme front. The low suspension of the component parts in this manner brings the center of gravity low, and makes the car much more stable. Double-chain drive to the rear wheels seems to be nearly universal in heavy trucks, while various drives are adopted in light delivery wagons. Worm-drive, bevel-gear drive, spur-gear drive, and direct internal-gear drive, with the motor mounted in or on the rear axle, and in one instance front axle, are offered.

"Drive from the motor to the countershaft usually is by silent chain, with occasional variances, such as shaft and bevel gear, direct bevel gear and spur gears. Drive chains, both primary and secondary, are being inclosed to a greater extent than formerly, notably in the larger trucks. Left-hand steering is nearly universal, having been adopted some years ago, and since then tenaciously adhered to. Battery boxes are being made less of wood and more of metal, while many ingenious methods of removing the battery have been devised by the makers. Side removal seems to be in greatest favor, due to the fact that the batteries then need not be lifted, and that the load portion is thus made solid, without traps to leak dust and dirt into the battery compartments, and making the removal or

(*Continued on page* 408)



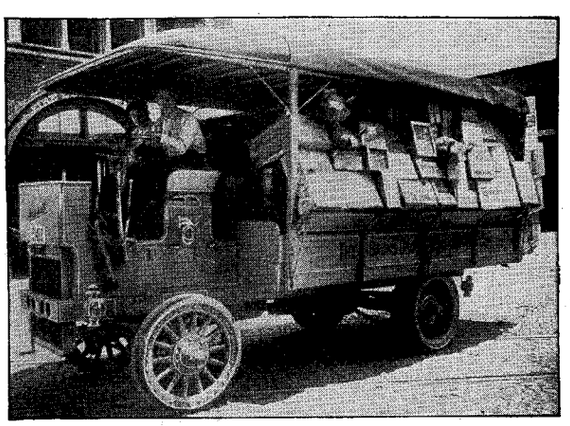
TRUCK WITH DEMOUNTABLE DUMPING-BODY WHICH CAN BE LOADED WHILE THE TRUCK IS OTHERWISE EMPLOYED.



From "Automobile Topics."

TRUCK WEIGHING FOUR AND ONE-HALF TONS.

Loaded with 6 tons of boiler fittings, drawing a trailer weighing 12½ tons which carries a boiler of 22 tons, altogether 45 tons in process of transportation through the streets of New York. Usually the hauling of such a weight of material would call for a string of 20 horses.



A FOUR-TON TRUCK USED IN CINCINNATI BY A WHOLESALE GROCER.

From "Country Life in America."

MOVING BALED HAY WITH A TRUCK ON A LONG ISLAND FARM.

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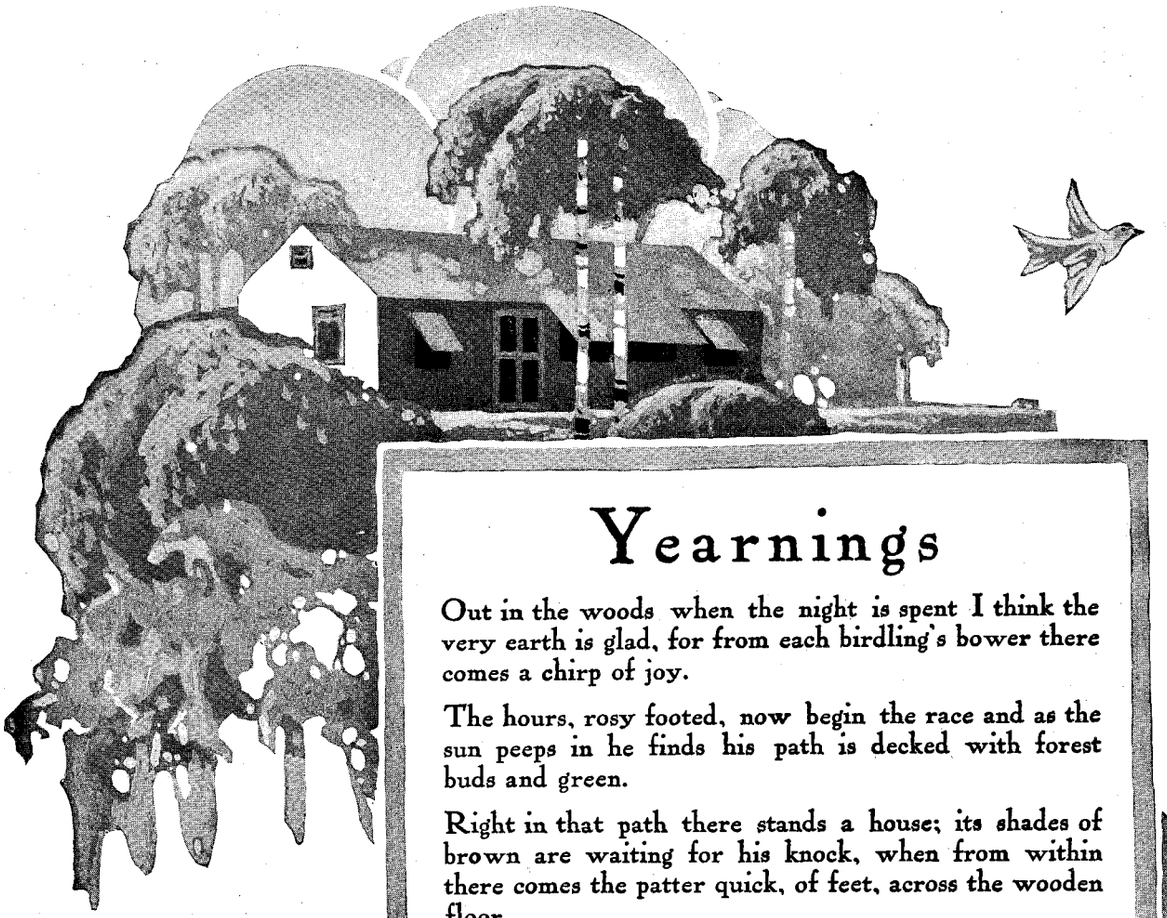

Yearnings

Out in the woods when the night is spent I think the very earth is glad, for from each birdling's bower there comes a chirp of joy.

The hours, rosy footed, now begin the race and as the sun peeps in he finds his path is decked with forest buds and green.

Right in that path there stands a house; its shades of brown are waiting for his knock, when from within there comes the patter quick, of feet, across the wooden floor.

Fling wide the awning, screen and all! Hail to the morning's king! A night of rest and sweet repose has made us new again!

A house of parts together placed—each part is dear to us—we fondle almost—and like Elliot's rustic's water urn we draw each memory to our hearts.

And then a wave of heat comes: we sigh; we waken with a start to find it gone to the land of dreams, that little house of brown, and we are here again.

O forests deep and silent! O pool of rumbling waters! In the summer we will seek you with our little house of brown. Its one or two or five rooms, all packed and ready lay and our yearnings too are stored there: in the spring we'll fly with you,

YOU KENYON TAKE-DOWN HOUSE!

HOUSES ON DISPLAY, SET UP AND FURNISHED AT ALL THESE STORES:

Allentown, Pa., C. A. Dorney Furn. Co.
Ann Arbor, Mich., . Mack & Company
Ashland, Wis. . . . Dopp & Watson
Atlanta, Ga., . . J. M. High Company
Baltimore, Md., . Stewart & Company
Boston, Mass., . Jordan Marsh Company
Bridgeport, Conn., Howland Dry Goods Company
Brockton, Mass., Atherton Furniture Co.
Buffalo, N. Y., Wm. Hengerer Company
Chicago, Ill., Marshall Field & Company
Cincinnati, O., . Geo. W. McAlpin Co.
Cleveland, O., . Sterling & Welch Co.
Colo. Spring, Col., Pelta Mercantile Co.
Davenport, Iowa, ... The Fair
Dayton, O., ... Rike-Kumler Co.
Denver, Colo., Colo. B'lders' Supply Co.
Detroit, Mich., Emmons Specialty Co.
Duluth, Minn., . Kelley Hardware Co.
Fargo, N. D., W. O. Olsen Furniture Co.
Fond du Lac, Wis., E. M. Little Furn. Co.
Galesburg Ill., . Doyle Furniture Co.
Grand Forks, N. D., . The Ontario Store
Great Falls, Mont., . Strain Brothers
Halifax, N. S., Nova Scotia Furn. Co., Ltd.
Indianapolis, Ind., . . Gus. Heinrich
Kansas City, Mo., . The Jones Store
LaCrosse, Wis., The Wm. Doerflinger Co.
Los Angeles, Cal., A. Hamburger & Sons
Lynchburg, Va., . C. M. Guggenheimer
M'phis, Tenn., J. Goldsmith & Sons Co.
Milwaukee, Wis., . . . Gimbel Bros.
Montreal, Can., Henry Morgan & Co.
Newark, N. J., ... Hahne & Co.
New Britain, Conn., B. C. Porter Sons
New Haven, Conn., Edw. Malley Co.
Newton, Kan., . McManus Dept. Store
New York, N. Y., . Gimbel Brothers
Ottawa, Ont., . . . C. Ross Company
Paterson N. J., . . . C. B. Vaughan
Philadelphia, Pa., . Gimbel Brothers
Phoenix, Ariz., Dorris-Heyman Furn Co.
Providence, R. I., The Shepard Company
Reading Pa., . . G. M. Britton Co.
Rochester, N. Y., . Duffy-Powers Co.
Rockford, Ill., The Ashton Dry Goods Co.
Savannah, Ga., Modern Equipment Co.
San Francisco, Cal., Kenyon Pacific Co.
Schenectady, N. Y., A. Brown & Son Co.
Scranton, Pa., . . Economy Furn. Co.
Sheboygan, Wis., . Hanchett Furn. Co.
Springfield, Mass., Forbes & Wallace
St. Louis, Mo., Scruggs-Vandervoort-Barney Dry Goods Co.
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Utica, N. Y., . John A. Roberts & Co.
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Wash'ton, D. C., Woodward & Lothrop
Winnipeg, Can., . T. Eaton Co., Ltd.
Worcester, Mass., Barnard, Sumner & Putnam Co.

NOTE—The above is one of several articles from a lover of the great pine woods, who uses a Kenyon Take-Down House. These portable houses are strong and well made. They can be taken anywhere and set up in your favorite woodland spot in a few hours. They mean a Summer of real pleasure, a time for enjoyment, as in them housework is like play.

THEY COST LESS THAN A SUMMER'S RENT

They are complete, with hardwood floors, awnings, screens and double ceilings with ventilating gables and are partitioned to meet the needs of any family. Houses built in 1 to 5 room sizes.

Illustrated Catalog will be Mailed on Request.

THE R. L. KENYON CO., 301 Albert Street, WAUKESHA, WIS.

PRODUCED BY UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

MOTOR-TRUCKS AND CARS

(*Continued from page* 406)

washing of the battery possible without removing the load, which is decidedly convenient.

"Moderate speeds seem to have the preference, the motors being so designed and geared as to make speed above a certain maximum impossible, except in descending from grades, where common caution serves to prevent overspeeding. The speeds allowed in good practice are inversely proportional to the load carried, light 500-pound delivery cars being allowed from 12 to 18 miles per hour, while the heavy 5-tonners rarely are allowed to exceed 7 miles per hour. Average 2- and 3-ton trucks are allowed speeds from ten to eleven miles an hour. A tendency for longer wheel-bases has manifested itself."

ACCESSORY PROFITS AND CAPITALIZATION

One of the largest makers of accessories is a company combining two companies that make speedometers. *Motor World* reports that certified accountants find that these combined companies had net earnings in the last four years averaging $801,000 per year. The two were combined only last December. In January an issue of 7 per cent. cumulative preferred stock was announced, the offering being at par and accrued dividends, redeemable three years hence at 110 and accrued dividends. The total capitalization of the combined companies as explained in *Motor World* is $11,000,000, of which $10,000,000 is represented by common shares. Only the preferred is being offered for public subscription. It is preferred both as to assets and dividends, the latter of which are payable quarterly. The writer says further:

"The conditions provide that no further issue of preferred stock may be made without the consent of the holders of at least the majority of the outstanding preferred, and that no mortgage may be placed on the property without the approval of the holders of at least 75 per cent. of preferred stock outstanding, such approval, however, not being necessary for the issue of debenture bonds.

"If the corporation sells or otherwise disposes of any of its substantial manufacturing plants the proceeds of the sale must be applied to the redemption of as much of the preferred stock as possible. Also, it must pay into the sinking fund on or before December 31 next the sum of $65,000, and semi-annually thereafter the sum of $32,000. The money paid into the sinking fund will be used for the redemption of the preferred stock at or under $110 per share and accrued dividends, the redemption to be made by invited sealed offers from all preferred stockholders, the lowest offering, of course, to be accepted.

"The preferred stock has equal voting power with the common stock, but the certificate of incorporation provides that no dividends shall be paid on the common which shall reduce the amount of the net quick assets below 80 per cent. of the par value of the outstanding preferred."

THE USE OF TRUCKS IN BOSTON

It is predicted that there will be in Boston, and generally in New England, a large increase this year in the number of motor-trucks used. One potent influence in this direction will be the Team Owner's Association, which comprizes somewhat more than 100 firms engaged in trucking. Heretofore these firms have used horses, tho inclined to substitute motor-trucks, except for lack of specific information relative to comparative costs. In these circumstances an accountant has been employed to investigate the subject and report to the Association. This he has now done in a statement favorable to trucks. Following are points in the report:

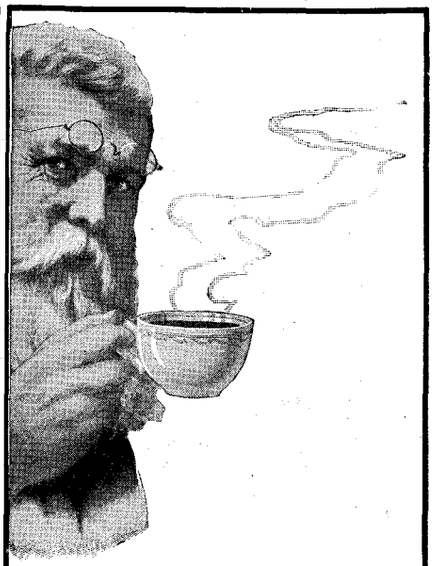
"To start with, there are 365 or 366 days in a calendar year. A horse, to take the horse as a unit, has to be fed, housed, maintained, and cared for during the 365 days, but to get his earning capacity, excepting the unusual occasions of a few Sundays or night work, there should be a deduction of 52 days for Sundays and 9 for holidays, leaving 304 effective days. This is actually a reduction of 16⅔ per cent., or one-sixth.

"Further, for illustration, a large drayage business of just 200 horses, must of course, have from four to six driving-horses for the use of managers and foremen in properly directing the work. There are spare or sick horses, which would bring the total of unproductive horses up to about twenty, or just 10 per cent. Now these driving-horses must be fed and cared for, as well as the sick horses, and this takes off 10 per cent. more from the 83⅓ per cent. left, which would leave about 75 per cent. Therefore, if it costs, as it does at present, $19.87 per month to feed a heavy draft horse, and there are 200 horses in the stable, it means an expenditure, at present prices for oats, hay, grain, and other feed, of $3,974, and to get the cost of keeping one draft horse effectively in the street per day divide by the number of horses and make an allowance for holidays, and this would be 90 cents per day per horse, from which you must not jump to the conclusion that any one claims a horse actually eats 90 cents' worth of feed per day.

"What it actually eats is 66 cents' worth at present prices, and the rest is added as his proportion of that food eaten by idle horses, those that are sick, and that proportion of the holiday divided up on to the working-day. The following tabulation will show the cost of operating single and double teams in Boston:

	One-Horse Rig	Two-Horse Team
Driver's pay per day	$2.00	$2.50
Feed per working horse per day	.90	1.80
Rent and stable expenses per horse per day	.31	.62
Shoeing and small repairs per horse per day	.19	.38
Claims, accidents, tolls, etc.	.18	.36
Foremen's and lumpers' pro rata	.18	.36
Other helpers per horse per day	.20	.40
Repairs, harness, and painting	.13	.26
Managers' or superintendents' salaries per day	.10	.20
Office rent, telephones, and clerks	.31	.62
Miscellaneous, veterinary, etc.	.24	.48
Fire- and accident-insurance	.08	.16
Depreciation for renewals of horses	.20	.40
Totals	$5.02	$8.54

"It would seem from the above figures that any man who thought of letting a truck for $8 a day or less is cheating himself, and if he will look over these 13 items he will claim, as he owns his stables, he does not have to pay stable rent, and as he puts his own time in, perhaps, working 15 to 18 hours per day, he is saved managers' salaries; but is that an intelligent way to run a business, and is not the transporting through the streets of a city like Boston millions of dollars' worth of costly goods and the largest amount of wool handled in any city in the world, with the possible exception of Liverpool, an important business?"



"Here's To Your Health"

The New Food-Drink

Instant Postum

fills a long felt want with the many who desire a palatable table beverage which is wholesome and easy to prepare.

Instant Postum tastes much like the higher grades of Java, but it contains **no** "caffeine"—the drug in coffee which causes so much headache, indigestion, nervousness and heart trouble.

This new food-drink requires no boiling. It is made by placing a level teaspoonful (more or less for strength desired) in a cup and filling it with hot water, then adding sugar and cream to taste.

One woman writes:

"Thanks for the sample of **Instant Postum.** I greatly enjoyed it and am becoming a Postum enthusiast. Certainly I am in better health since using it instead of coffee. **Instant Postum** has the same flavor as regular Postum and is so convenient to use."

Sold by grocers in 90 to 100-cup tins, 50c.—45 to 50-cup tins, 30c.

Send grocer's name and 2c stamp (for postage) for 5-cup sample tin.

"There's a Reason"

Postum Cereal Company, Limited,
Battle Creek, Mich., U. S. A.

Canadian Postum Cereal Company, Ltd.
Windsor, Ontario, Canada

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CURRENT POETRY

THE habit of reading poetry, according to Mr. Harold T. Pulsifer, is by no means common. In an interesting article called "Poetry and the Average Man," in a recent issue of *The Outlook*, he says that people do not like poetry because they do not read it, just as sailors of the fifteenth century feared the Atlantic Ocean because they had never been beyond sight of land. "It seems strange," he says, "that the simplest and most intimate of all the arts should be left so largely to the tender mercies of dry-as-dust scholarship and the deadening guardianship of an exclusive and non-creative cult."

There is a measure of truth in Mr. Pulsifer's view, but it is probable that his generalization is too sweeping. Frequently there appears a poet who possesses qualities not always easily definable, which compel the attention and admiration of a public not usually interested in verse. There is a sort of poetry, of which many of Kipling's poems are examples, which seems to prove this. The poem which we reprint below (from the London *Spectator*), while by no means deficient in purely literary merit, has in addition those elements of strong music, familiar sentiment, and colloquial expression which seem to result in popularity.

The Long Road Hom

BY C. FOX SMITH

There's a wind-up and a sighing along the water-side,
And we're homeward bound at last upon to-night's full tide;
Round the world and back again is very far to roam, . . .
And San Juan Strait to England, it's a long road home!

We'll tow out to Flattery before the sun is high:
We'll shake the harbor dust away and give the land good-bye:
And singing in her topsails O, the deep-sea wind'll come
And lift us through it lively on the long road home.

The old man he goes smiling, for he's gathered in a crew;
We've various Turks and infidels, we've most things but a Jew:
He's got the pick of all the stiffs from Panama to Nome . . .
And we'll make 'em into sailors on the long road home.

The leaves that just are open now, they'll have to fade and fall,
There'll be reaping-time and threshing-time and plowing-time, and all;
But we'll not see the harvest-fields nor smell the fresh-cut loam;
We'll be rolling gunwale under on the long road home.

We've waited for a cargo and we've waited for a crew,
And last we've waited for a tide, and now the waiting's through;
O don't you hear the deep-sea wind and smell the deep-sea foam
Out beyond the harbor on the long road home?

(*Continued on page* 412)

PUCCINI

Naturally, Puccini—a composer of operas and concerned with intricate orchestration—is deeply impressed with that exclusive Pianola feature which accentuates the theme:

"It gives me great pleasure to take this opportunity of expressing to you my delight and amazement at your wonderful production, which you call the Themodist Pianola. I have had an opportunity of hearing many instruments of this character, and I can unhesitatingly say that no other instrument I have ever heard can approach the Themodist, by which it is possible to bring out all of the intricate inner voices so perfectly, of any composition, however profound. This instrument cannot possibly help being of great value to the art."

We suggest that you read "The Pianolist" by Gustave Kobbé—on sale at all book stores—or if you will write us we will send it with our compliments. Address Department "Z"

THE AEOLIAN COMPANY, *Aeolian Hall*, New York

PIANOLA

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Whose fault is it when buildings do not pay?

WE stated here recently that a building operatic is simply an investment, and that it should b safeguarded and handled as such. Taken as a pri ciple, no one disputes this. The fact that the majo ity of owners fail to put it into practice when the build, leads us to go into the subject further:

The amount of money you put into a building does not automatically regulate the revenue you get from that building.

For instance, you plan an office building. First you approximate the cost to build it, to carry it, and to maintain it. Then you figure the annual rental revenue. If this revenue is satisfactory, you go ahead and build. (The points we shall make in connection with an office building apply equally to the house you are to live in; every building has a revenue value, and rent is rent, whether a tenant pays it to you or you pay it to yourself).

Ahead of you are several contingencies. It is more than probable that when the building is completed you will find that unanticipated "extras" have increased the estimated cost by 25% (a very usual excess). Having put 25% more into the building than you intended, will you get 25% more yield from it than you expected? No!

You had the renting market in view when you decided to build. You calculated your future rentals on market rates. Blame whom you will for that 25% excess, you cannot get it back from those who caused it, nor from the tenants. The yield on your investment is sim that much the less.

Cost does not automatically regulate yie

Here is a second contingency: Due to v ious causes, (there are many in the course the average building operation) the building completed six months behind time. Just h will you recoup yourself for that six mont loss of rent? And how are you going have a full complement of tenants ready come into your building if you can't tell th when your building will be ready?

More loss is entailed.

There is a third contingency. Specif tions are often faulty; supervision dur construction is often inadequate; hence defe result which necessitate repairs long bef they should be required. Offensive as repairs to every owner, he knows that to m them is cheaper than to neglect them. H can you put a dollar into repairs without t ing a dollar out of income?

A fourth contingency is this:

Through faulty judgment or insufficient stu of conditions, the building may not be plann and arranged to best suit its location and av

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: classes of tenants. You are then com-
ed to accept lower average rentals or to
y more unoccupied space than you ex-
ted. In either case (both are prevalent) have
any way of preventing a decrease in revenue?

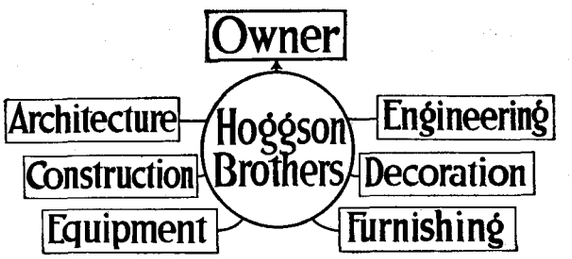
The question of cost and yield comes down
his: Before a building is begun, the owner
uld make sure of the limit of its final cost,
date of its completion, the quality of its
erials, construction, and that its design and
ngement afford maximum rental revenue.

With these essentials made certain, he is
cing an investment. If any one of these essen-
s remains uncertain, he is
ely speculating.

Promises as to cost, profit,
erials and workmanship,
vever sincerely given, are
ertain protection at best.
e owner can have absolute
protection in these matters only when he holds a *guarantee* covering them.

That guarantee is inadequate if it permits of any division of responsibility—you cannot exact responsibility without bestowing authority, and if you divide authority you destroy responsibility.

The Hoggson Single Contract provides the protection you need, because it assumes full responsibility from plans to completion, and it is financially sound. (Note diagram).



While we are writing this we call to mind many office buildings yielding their owners only 2%, 3% and 4%. Such meager returns are unnecessary. They indicate speculation. How building operations can be made safe investments, we will now make clear.

The Hoggson Single Contract Building Method provides the way to know in advance whether a building operation will be profitable or not.

It puts certainty in place of uncertainty.

It guarantees in advance the limit of cost to the owner, the limit of profit to us, satisfactory design, and quality of materials and workmanship.

Prompt delivery is assured through a special department for coördinating all work. Dispatch is an integral part of our method; being restricted by a limit of cost, and of profit, we cannot afford to string out an operation.

Our past performances assure you that your building, in point of earning power, will be right, both in design and arrangement.

Under the protection of our method you may figure out the cost and yield of your new building in figures that will not mislead you. If the figures are satisfactory, you may proceed as confidently as you would in making any other sound investment. We have not been talking theory. The successful practice of our method for the last fifteen years, and the endorsements of hundreds of bankers, capitalists and business men for whom we have built, are behind us.

If you have an important building operation in view, let us send you a book describing our method, or let us call on you and explain in detail.

HOGGSON BROTHERS

w York, 7 East 44th Street
ston, National Shawmut Bank Building
Chicago, First National Bank Building
New Haven, Conn., 101 Orange Street

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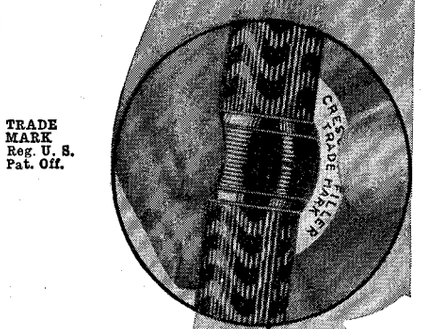
"it fills itself"

The biggest fountain pen improvement

The Conklin really FILLS ITSELF—the inky dropper-filler and its bother are *entirely* done away with. Every filling is also a cleaning, so that the ink-feed doesn't clog and the pen always writes freely at first stroke.

Learn writing comfort with

Conklin's Self-Filling Fountain Pen

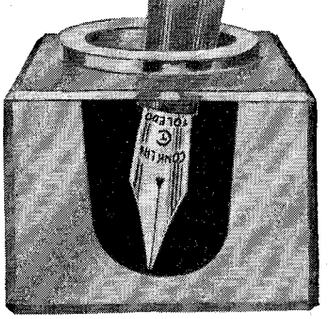


TRADE MARK Reg. U. S. Pat. Off.

To fill the Conklin, dip in any inkwell, press the "Crescent-Filler" and the pen instantly FILLS ITSELF.

The screw-cap styles cannot leak in the pocket, even though carried upside down.

Prices $2.50, $3.00, $3.50, $4.00, $5.00 and up. At Stationers', Druggists' and Jewelers'. Write today for catalogue and two clever little books of pen wit—all free.



THE CONKLIN PEN MFG. CO.
275 Conklin Bldg., Toledo, Ohio, U.S.A.
NEW YORK 366 Fifth Ave. *BOSTON 59 Temple Place* *CHICAGO 700 N. American Bldg.*

CURRENT POETRY

(*Continued from page* 409)

And it's "home, dearie, home," when the anchor
rattles down
In the reek of a good old Mersey fog a-rolling rich
and brown. . . .
Round the world and back again is very far to
roam,
And all the way to England it's a long road home!

Of a very different type is Mr. Untermeyer's thoughtful and epigrammatic poem which we take from the February issue of *The Century Magazine*. There is more than paradox in this; there is a philosophy, perhaps one that many would shrink from, but exprest with sincerity and force.

A Prayer

BY LOUIS UNTERMEYER

God, tho this life is but a wraith,
Altho we know not what we use,
Altho we grope, with little faith,
Give me the heart to fight—and lose.

Ever in conflict let me be;
Make me more daring than devout
From sleek contentment keep me free,
And fill me with a buoyant doubt.

Open my eyes to visions girt
With beauty, and with wonder lit;
But let me always see the dirt
And all that spawn and die in it.

Open my ears to music; let
Me thrill with spring's first flutes and drums:
But never let me dare forget
The bitter ballads of the slums.

From compromise and things half done
Keep me, tho all the world deride,
And when at last the fight is won,
God, keep me still unsatisfied.

The death of a poet is usually marked by tributes from his fellow craftsmen, of which, frequently, many have more than a personal value. *Harper's Weekly* prints these stanzas. The expression is somewhat conventional, but the thought is dignified and beautiful.

The Closed Cycle

(*In Memory of Julia C. R. Dorr*)

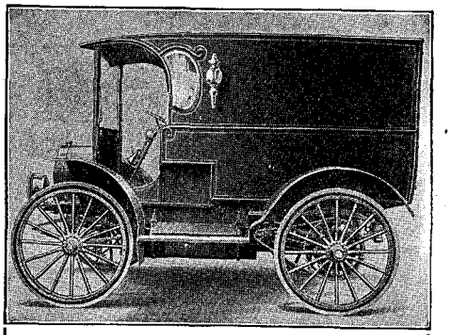
BY EDITH M. THOMAS

Softly as slips away thy Northland snow
In some untokened night of spring-like rain,
The branch is lightened, and the eaves o'erflow,
The brooks break fetter and dim-murmuring
go . . .
So softly art thou gone—of Far Spring fain!

I saw thee once in silvery age, smooth-browed,
Deep-eyed, and tuneful-voiced, as ever they
That are to high transcendent Beauty vowed.
I knew to thee would come no sullen day
When Song and thou must dwell apart remote.
Silvery thine age—but golden was the note
That uttered what thy heart but throbbed to
say.

So sangest thou, rapt, 'mid the gathering years,
Sangest alone, long-left by those thy peers
Who were the singing glory of our land.
O brave, O rare, true lyrist to the end,
Hast now—unseen, unheard—those peers to
friend,—
Thou who hast closed the cycle of great Song
Initiate by them. . . . Now, forth they stand
To welcome thee, long-loved, and waited long.

(*Continued on page* 414)



Service Wins

In these days of standardized goods there are not so many reasons why people should trade at your store rather than at some other. In order to keep your business growing it is necessary for you to emphasize those things in which you still have an advantage. Of these the most important is service. When your delivery schedules are so arranged that your customers' orders are delivered as promptly as the postman delivers the mail, you are then sure of your share of the trade.

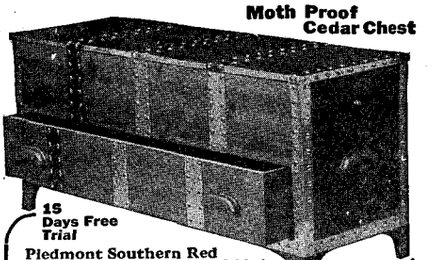
Service of the right kind wins. An International Motor Truck enables you to give winning service, to reach more customers in less time, to make deliveries in any weather and all seasons with regularity. And all this at a cost little if any larger than the cost of maintaining horse and wagon equipment. The

International Motor Truck

was developed by the needs of retail merchants. Whatever improvements have been made in the car during the last seven years have been made for the purpose of getting more work out of the car, or of getting the same amount of work at less cost. From either point of view, that of saving or of making money, the International Motor Truck deserves your careful consideration. Write for catalogues and full information.

INTERNATIONAL HARVESTER COMPANY OF AMERICA
(Incorporated)
166 Harvester Building, CHICAGO, U.S.A.

Moth Proof Cedar Chest



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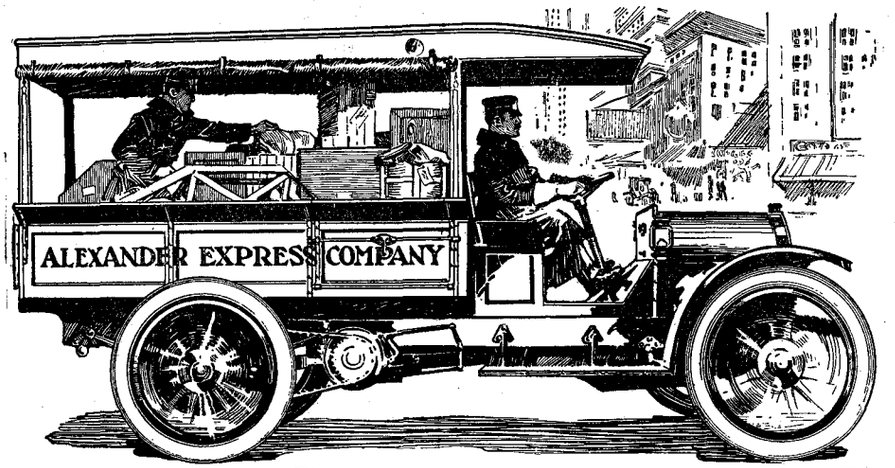

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The powerful 4 cylinder motor is controlled by our patented governor; it cannot be driven over 18 miles an hour; it has quick demountable solid tires 36" x 3", front, and 36" x 3½", rear; it has an unusually rugged pressed steel frame, doubly reinforced at points where it will receive the greatest strains; the wheel-base is 120 inches.

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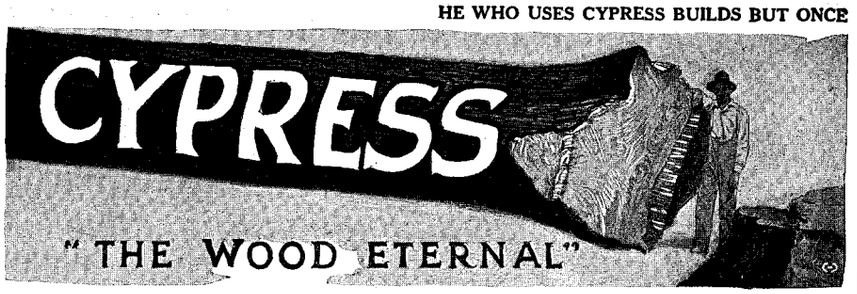
HE WHO USES CYPRESS BUILDS BUT ONCE



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so little about woods
(and their relative values — How is it with you?)

SO MANY PEOPLE THINK
that "LUMBER IS LUMBER" — (How often do YOU *specify the kind* of wood you want used by your builder?)

SO MANY PEOPLE BELIEVE
that frequent *Repair Bills* are *"Necessary Evils"*—that we believe we are doing a public service in informing you and other intelligent people on

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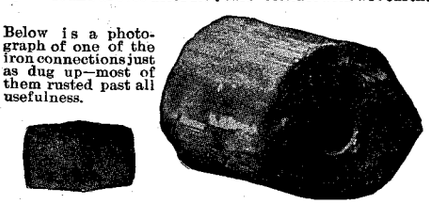
("THE WOOD ETERNAL")

HERE IS CYPRESS *VS.* AN IRON PLUG;
About 110 years ago, when Louisiana was a French Province, the Water Mains of New Orleans were CYPRESS logs, 18 feet long by 22 inches diameter, with a 5-inch hole bored lengthwise. These were joined by short iron tubes; tapered at both ends. A few years ago these were replaced by the most modern system. Below is a photograph of a section of one of the CYPRESS mains just as it was dug up—as sound as ever after 100 years' contact with wet earth.

Below is a photograph of one of the iron connections just as dug up—most of them rusted past all usefulness.



HERE IS CYPRESS *VS.* WEATHER
A photograph of a CYPRESS SHINGLE from the Austen Homestead, Staten Island, N. Y. built in 1710, and at last accounts still occupied by descendants of its original builders, with the original CYPRESS roof practically intact.

"He who uses CYPRESS *builds but once."*

CYPRESS is in truth "the wood eternal". If you are putting up a palace or a pasture-fence, and want to build it "FOR KEEPS"—USE CYPRESS—"of course."

There is a liberal education (and a wonderful INVESTMENT value for you) in this CYPRESS advertising—and in the detailed information and reliable counsel to be had promptly *WITHOUT COST*, if you will WRITE US YOUR OWN NEEDS (big or little), and ASK YOUR OWN QUESTIONS of the **"ALL-ROUND HELPS DEPARTMENT"** of the

Southern Cypress Manufacturers' Assn.
1223 HIBERNIA BANK BUILDING, NEW ORLEANS, LA.
Probably your lumber man sells CYPRESS; if not, WRITE US, and we will tell you the dealer handiest to you.

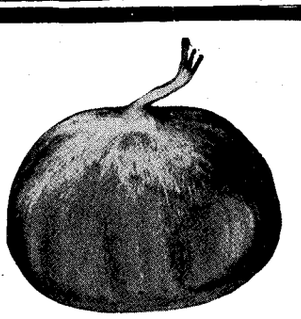
Hardy English Walnut Orchards

Are a Commercial Success in Zero Climates.

Rochester grown—close to the 45th parallel of latitude, ***with temperature way below zero*** at times—***only strong rugged trees can survive—the only kind you can plant with safety. Hardier than Peach trees.*** Cultivation, harvesting and maintenance are easy and inexpensive.

FOR THE LAWN

—the acclimated English Walnut is unmatched with its smooth, light gray bark, luxuriant, dark green foliage, lofty symmetrical growth. ***Plant an English Walnut Orchard this spring.***



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GLEN BROS., Inc. Glenwood Nursery Est'd 1866 **2063 Main St., Rochester, N. Y.**

CURRENT POETRY

(*Continued from page* 412)

A strangely effective bit of symbolism appears in *The Vineyard:*

The Yew Tree

Three Thoughts

BY ANNA BUNSTON DE BARY

I

So dark it looked, who had surmised
  Its wealth of gems, of fruit blood-red?
It seems a sullen grief, surprized
  Into a prayer for the dead.

II

The archer's friend, it served the brave
  For armory and citadel,
And now it watches by their grave,
  A maimed but noble sentinel.

III

The tree, a sober Britisher,
  Says: "Trust in God, you will be fed";
The fruit, a little rosy nun,
  Laughs: "Look for honey to your bread."

Little of the work of George Sterling appears in the magazines nowadays, but what is printed is vigorous and full of color. Here are some beautifully wrought verses from *Harper's Magazine.* The third stanza is, perhaps, somewhat commonplace, but the poem as a whole is admirable. "The fog that wells the sea and skies," and "The surf-rumble rides the midnight wind," are typical products of the daring imagination of the author of "Wine of Wizardry."

Night-Sentries

BY GEORGE STERLING

Ever as sinks the day on sea or land,
  Called or uncalled, you take your kindred posts.
At helm and lever, wheel and switch, you stand,
  On the world's wastes and melancholy coasts.
    Strength to the patient hand!
To all, alert and faithful in the night,
    May there be Light!

Now roars the wrenching train along the dark:
  How many watchers guard the barren way
In signal-towers, at stammering keys, to mark
  What word the whispering horizons say!
    To all that see and hark—
To all, alert and faithful in the night,
    May there be Light!

On ruthless streets, on byways sad with sin—
  Half-hated by the blinded ones you guard—
Guard well, lest crime unheeded enter in!
  The dark is cruel and the vigil hard,
    The hours of guilt begin.
To all, alert and faithful in the night,
    May there be Light!

Now the surf-rumble rides the midnight wind,
  And grave patrols are on the ocean edge.
Now soars the rocket where the billows grind,
  Discerned too late, on sunken shoal or ledge.
    To all that seek and find,
To all, alert and faithful in the night,
    May there be Light!

On lonely headlands gleam the lamps that warn,
  Star-steady, or ablink like dragon-eyes.
Govern your rays, or wake the giant horn
  Within the fog that welds the sea and skies!
    Far distant runs the morn:
To all, alert and faithful in the night,
    May there be Light!

Now glow the lesser lamps in rooms of pain,
  Where nurse and doctor watch the joyless breath,
Drawn in a sigh, and sighing lost again.
  Who waits without the threshold, Life or Death?
    Reckon you loss or gain?
To all, alert and faithful in the night,
    May there be Light!

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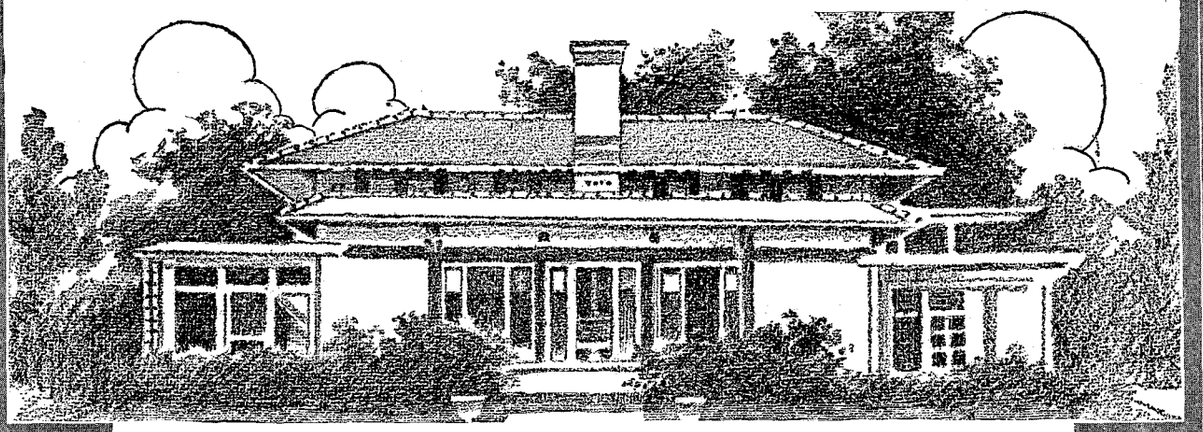

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Read up this form of construction before you go ahead with your building specifications. Drop a line for our 64-page handbook, ***"Fireproof Houses."*** Contains 80 photographs of residences and other moderate-sized buildings where **Natco** has been used for exterior wall construction at costs between $4,000 and $100,000, also a few complete drawings and floor plans. An invaluable guide to the prospective builder. ***Mailed anywhere for 20 cents in postage. Write for it today.***

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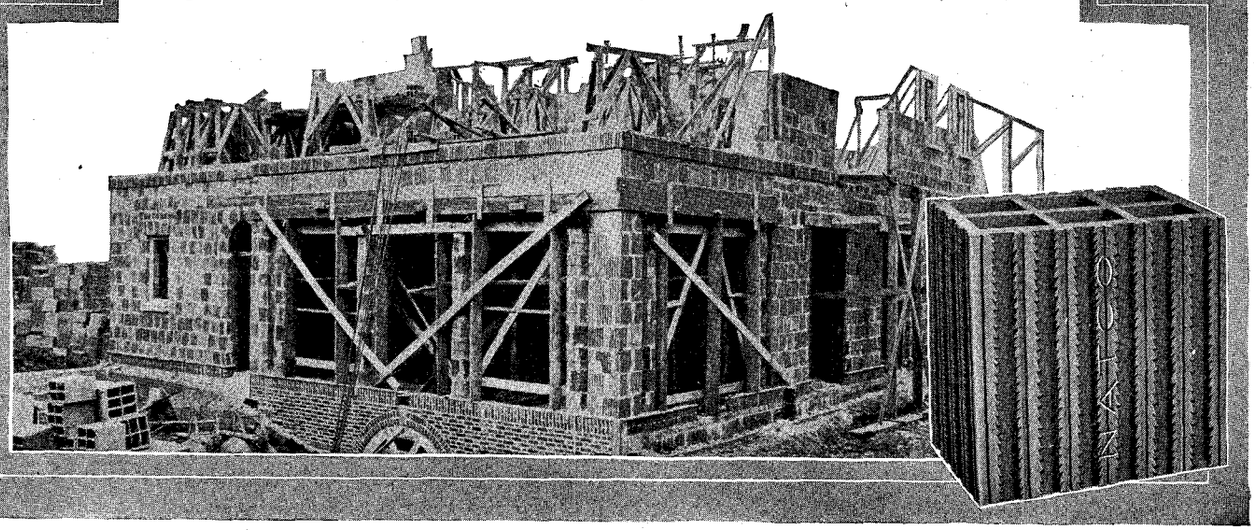

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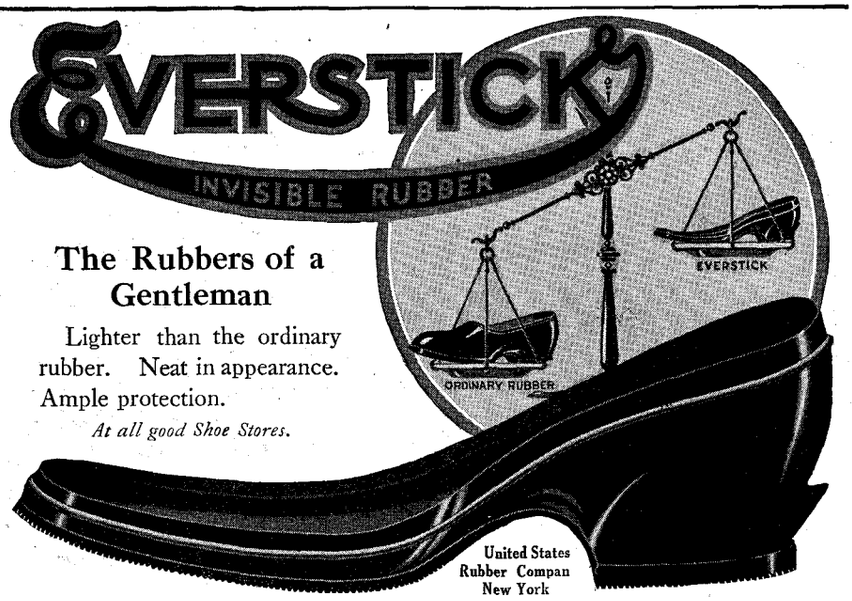

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PERSONAL GLIMPSES

THE NEXT PRESIDENT'S SECRETARY

WHEN Joseph Patrick Tumulty—you accent the "Tum"—was appointed private secretary to Governor Wilson some years ago, a good many prominent men in New Jersey doubted his ability to hold the job; but when it became known the other day that he was to be secretary to President Wilson there was not a single murmur, the reason being that there were no doubters. Tumulty is stepping into one of the hardest jobs in Washington, but his acquaintances are quite sure he will measure up to the requirements. It is said that one of his most valuable assets is an abundant stock of cheerfulness, which he seems to have little trouble in passing on to others, no matter how "grouchy" they may happen to feel. He seems to be a great favorite with the President-elect. When Governor Wilson asked him if he would accept he said: "Tumulty, I am appointing you private secretary, regardless of my deep affection for you." A sketch of Tumulty's career and personality appears in the New York *Times*:

The Irishman of fiction, bubbling over with wit and fun, may not be as common in real life as Lover's novels would lead one to expect, but Tumulty is that sort of an Irishman. He knows more good stories and can tell them better than anybody else in Trenton; he is a crackajack speaker, an irrepressible humorist, a devoted friend, and an ideal husband and father.

It is needless to say that these qualities did not get Tumulty his new post. What brought about that appointment was his hard, faithful, and well-executed work for the past two years as Governor Wilson's secretary. He has had no ax to grind, but Wilson's ax, and his fidelity has been equaled by the efficient way in which he performed his duty. It probably did not interfere with his selection that he is one of the most popular men in the State, but the controlling reason for his appointment is to be found in two years of work well done.

He is a handsome man, looking something like a priest, with a ready smile, an infectious laugh, an eye that always meets yours, and a hearty handclasp. When the fairies gave him his birth gifts they did not leave out the Irish one of blarney, but Tumulty is not in the least what is known as a "jollier." If he were, he could not keep the warm friends he has made all through life. Nobody ever questioned his fundamental sincerity, and he has the trick of making you understand that he means what he says. Joke with you he will, but deceive you he will not.

Irish to the core and Catholic through and through, it touched Tumulty more than a little to find that his chief advocates for the post he has won were Protestants of English ancestry. The best licks that were put in for him were made by Presbyterians, Baptists, Methodists, and Episcopalians, tho his co-religionists and fellow-Irishmen did good work, too. In all the discussion over appointments which Governor Wilson has been carrying on with

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his visitors in the past two months, Tulty's name was never mentioned to him except with favor. Other appointments which the Governor was believed to be contemplating have been met with earnest efforts to dissuade him, but no man ever "knocked" Tumulty to him.

He has had about as much enjoyment out of politics as any man who ever went into it. The bosses could not control him, and he never displayed the least reluctance about hitting back. "Bob" Davis, now dead, was the boss who first picked Tumulty out for office, having been attracted to him by his personality and his ability as a speaker. He sent Tumulty to the Assembly, where he served for four terms. But to Davis's astonishment, Tumulty insisted on regarding himself as the representative of his constituency and not as the representative of Davis.

Always loyal to the party, the assemblyman nevertheless chose to regard reform legislation on its merits and not as constituting party questions. Hence, he worked with such Republicans as Everett Colby, now leader of the Progressives in New Jersey, whenever Colby or any one of the same kind brought forth a bill that seemed to him good for the State. Davis expostulated, lectured, and tried to discipline him, but Tumulty went his own way, and not Davis's, to the end of the chapter.

From the time he went with Mr. Wilson he devoted himself to that statesman's interests with a single-hearted fidelity that could not fail to attract the Governor's attention and touch him. It probably did not decrease Mr. Wilson's regard for his secretary when he found that Tumulty was not afraid of him. If any course that Wilson contemplated did not appeal to Tumulty, he made no bones of speaking his mind, and his shrewd judgment and understanding of men have been of great service to his chief. His conception of what he owed to Wilson did not stop at lip-loyalty, and if he thought the Governor wrong he never hesitated to tell him so in the extremely plain and unmistakable manner which is one of Tumulty's gifts.

It is claimed that one of the instances where this trait was displayed had a good deal to do with making Woodrow Wilson President. In fact, there are several politicians who believe that but for Tumulty's action the day at Baltimore probably would have been lost. *The Times* goes on:

That it was William J. Bryan's action at Baltimore which defeated Champ Clark and nominated Wilson has never been seriously questioned. Mr. Bryan addrest to each of the leading candidates a demand to know how they stood on what to him was the crucial question—the election of Alton B. Parker as Temporary Chairman. When this communication was received by Mr. Wilson all his advisers recommended that he send an evasive answer. Tumulty heard of it, went to the Governor and told him emphatically that the occasion called for plain words. He drafted an answer in which Mr. Wilson indorsed Bryan's contention unequivocally. Parker was elected, but a few days later Bryan swung his strength to Wilson and nominated him.

As secretary to the President, he will be a new type for Washington. His way of doing things is nothing like the methods of

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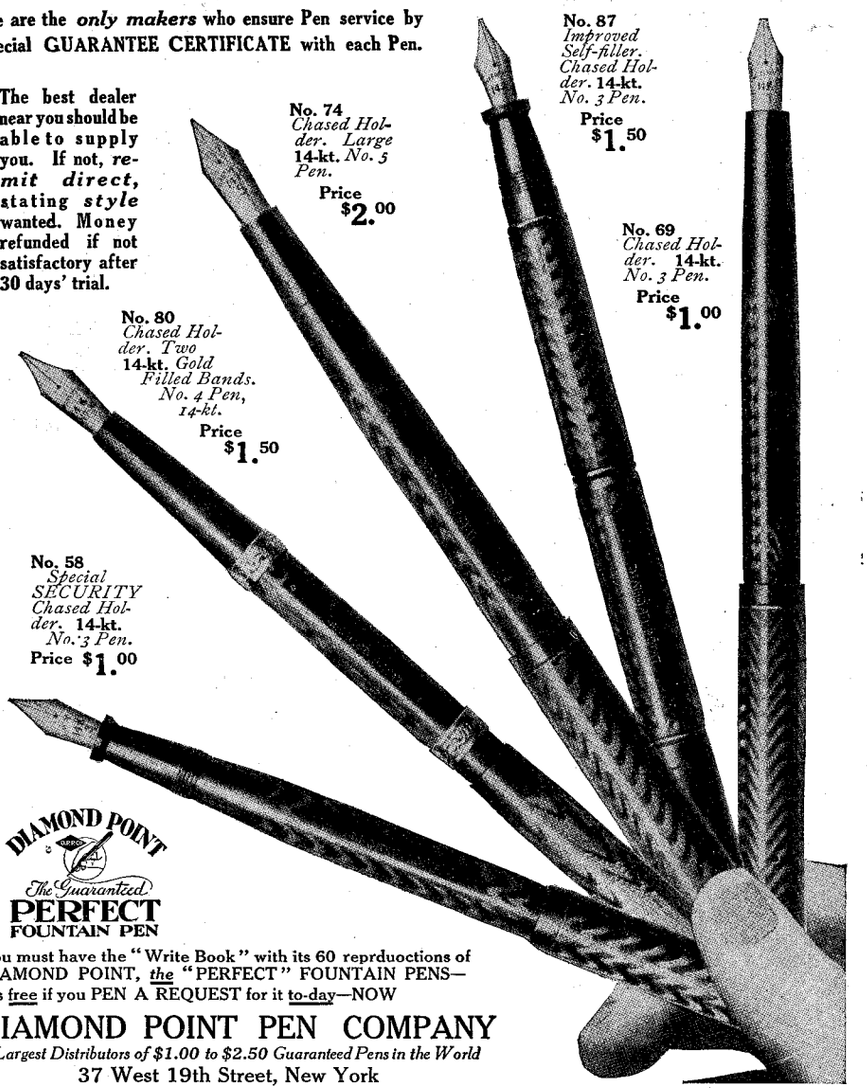

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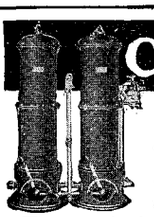

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Jno. V. Shoemaker, M.D., LL.D., Prof. of Materia Medica and Therapeutics in the Medico-Chirurgical College of Philadelphia, etc., in the New York Medical Journal, June 22, 1899: "The BUFFALO LITHIA WATER is doubly efficient in Rheumatism and Gout. It dissolves Uric Acid and Phosphatic Sediments, as well as other products difficult of elimination, while at the same time it exerts a moderately stimulant effect upon the renal cells, and thereby facilitates the swift removal of insoluble materials from the body. Without such action insoluble substances will precipitate in the kidneys and bladder. The intense suffering produced by Stone, together with consecutive pyelitis and cystitis, are avoided by prompt elimination."

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his predecessors. Mr. Taft has been singularly unfortunate in his several selections for this office, which is one of the most important in the President's gift. Mr. Roosevelt was more successful, and no President could be better served than he was by Cortelyou and Loeb.

Tumulty, however, is a type of man different from either of those two excellent secretaries. A man so keen of wit and ready of apprehension as he is not likely to make the mistakes that Loeb did before he got into his stride, and the warm humanity of him will be as strong an element in his success as was the severe and cold efficiency of Cortelyou.

The importance of all this can be understood if it is borne in mind that the President, whoever he may be, stands or falls by the qualities of his Secretary more than he does by those of any other appointee, Cabinet Ministers included. It is through his Secretary that he is known personally to very many men. For the things his Secretary does he is held responsible. His Secretary can come nearer to making or marring his administration than can his Secretary of State.

If this seems an exaggeration it is because some very recent history is little known to the public, or is forgotten. The Taft Administration, which received so terrible a rebuke last November, was damned in the public mind during the unlucky year when poor Fred Carpenter was struggling desperately to size up to the post. For his blunders the President received all the blame, as he did later for those of Norton and Hilles.

Roosevelt, on the other hand, received credit for the things that were accomplished by the shrewd efficiency of Cortelyou and Loeb.

For the Secretary of the President is not merely a private secretary. His title is a misnomer, and it would be more accurate to call him the general manager of the personal side of the Administration. He presides over a large department, and his work is very much like that of a Cabinet officer. He has not so many employees under his direction as have most members of the Cabinet, but he has enough to constitute a respectable department.

The members of the Cabinet may make mistakes, but the Secretary to the President must not. He must not only act promptly; he must be in action nearly all the time. The Administration's influence with Congress and its popularity with thousands of other people depend largely upon his tact in dealing with Senators and Representatives. To continue:

How much is left to his judgment by his chief the public never understands until it receives some startling piece of evidence in the way of a colossal blunder; it never gets a chance to know if things go smoothly. Such a blunder, for instance, was Norton's famous letter announcing how the patronage would be distributed among Progressive Senators. Mr. Taft had nothing to do with it, but he received all the blame and was held up before the country as trying to use the patronage club over the insurgents in order to force them into supporting his legislation.

From this it can be seen, not merely how much rests on Tumulty, but how important a factor his personality will be. One thing is sure—it will not be easy to rattle him or take him off his guard. He is a man ready

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of resource, quick to size other men up, instant of decision.

Perhaps his stump experience will do him no harm. It was that which first got him in the limelight. The emphasis which he laid on his speeches once cracked his desk in the Assembly chamber, a strong Irish fist making more of a gesture than its owner had intended. He had, as Assemblyman and as spellbinder, a flow of language and a power of expression that were the envy of the other members of that close little corporation in the Trenton State-house.

Once upon a time a meeting was scheduled at a little hall in Jersey City. When the time came there was only a handful present. A Jersey City woman, the wife of a well-known newspaper man, stopping to chat with the daughter of the man who owned the hall, said, "I am afraid by the looks of things you will not have much of a crowd here to-night." "Oh, yes, we will," was the confident answer; "things look bad just now, but we've telephoned for Joe Tumulty."

The Governor gave a pretty clear indication of the reasons for Tumulty's appointment when he said that in selecting him he had given no consideration to the personal affection he entertained for him. Of the affection there is no doubt; the selection was made simply because Tumulty seemed to Wilson the right man for the place.

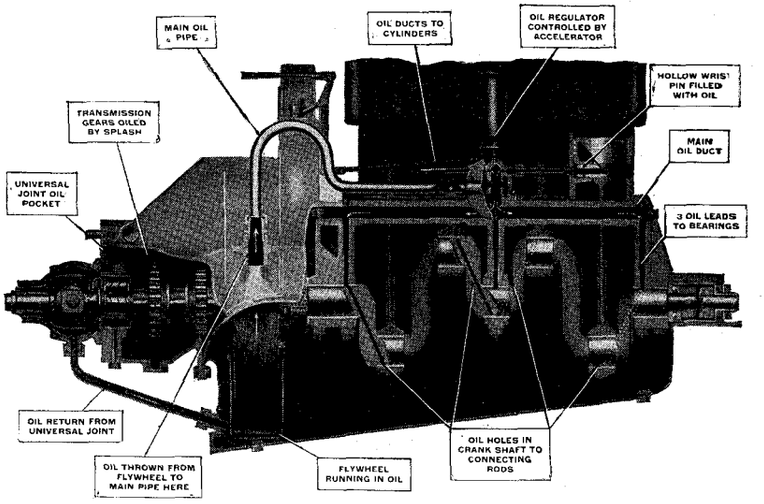
Race suicide has never been popular with the Irish, and Joe Tumulty has six children. He is a man wholly devoted to his family, and with a family worthy his devotion. For recreation his chief preference is for the theater. He likes to go to what he calls a good show, but his idea of a good show is a straight play with some appeal to the better emotions.

There is something of the bulldog in him, and at a Democratic caucus where an attempt was being made to defeat the Governor's projects Tumulty was only stopt from punching the head of one of the opposition by the intervention of bystanders. But such ebullitions are rare; for the most part he is as sunny-tempered a man as you could meet in a month of Sundays.

As a lawyer in active practise, Tumulty gets more joy out of the bar than any lawyer, except those who send anecdotes to *The Green Bag*. His favorite story is that of a lawyer who went to one of the Jersey bosses with a sad tale to the effect that one of the lawyer's clients was about to be indicted for larceny, and that the lawyer would like to have the boss get him off. A little later the lawyer came to the boss with a dismayed face and said: "Why, do you know that you've had that pickpocket client of mine drawn on the grand jury?" "Well," said the boss indifferently, "I know I have. Do you know any better way of getting him off?"

Tumulty is 33 years old. He was born in this country, but he is just as Irish as if he had come from County Cavan, where his father was born. That father, Philip Tumulty, was a contractor and a politician in Jersey City, and Joe was educated first in St. Bride's, then in St. Bridget's, and afterward in St. Peter's College, a Jesuit institution.

Tho he and Mr. Wilson were not acquainted before the Governor selected


MAIN OIL PIPE
OIL DUCTS TO CYLINDERS
OIL REGULATOR CONTROLLED BY ACCELERATOR
HOLLOW WRIST PIN FILLED WITH OIL
TRANSMISSION GEARS OILED BY SPLASH
MAIN OIL DUCT
UNIVERSAL JOINT OIL POCKET
3 OIL LEADS TO BEARINGS
OIL RETURN FROM UNIVERSAL JOINT
OIL THROWN FROM FLYWHEEL TO MAIN PIPE HERE
FLYWHEEL RUNNING IN OIL
OIL HOLES IN CRANK SHAFT TO CONNECTING RODS

Sure -- Simple -- Saving
is this Unique Oiling System

Oil is cheaper than parts.

So the Hupmobile engineers have devised an ingenious system, illustrated in detail above, whereby oil is positively fed to every part and point where it is needed.

The Hupmobile system is force-feed, a system peculiar to this car and one that has distinct advantages over both the pump and splash systems.

It escapes the complication of the pump, because the motor flywheel itself supplies the pressure; and the uncertainty of the splash, because tubes and ducts of ample size carry the oil directly to bearings, gears and moving surfaces.

The flywheel, running in oil, throws the oil upward by centrifugal force into a copper tube, with sufficient pressure to carry it along to the regulator and distributing points.

Referring to the illustration, you see that the oil is conducted to the main crankshaft bearing by three tubes; and by means of ducts drilled in the crankshaft itself, to the crank pin bearings.

The oil spray from these, as the shaft revolves, lubricates the camshaft, and the cylinders under ordinary conditions; but as an added precaution, separate leads are provided to conduct oil directly to the cylinders, forcing it into the hollow piston pins and into liberal grooves around the pistons.

So much for the efficiency of the motor oiling.

Now we come to the economy of this system.

The flywheel, as it revolves, casts some of the oil to the rear, into the transmission gear case; and the transmission gears, in turn, splash it through a pocket and tube, to the universal joint.

Thus but one kind of lubricant, instead of three, is required for motor, transmission and universal.

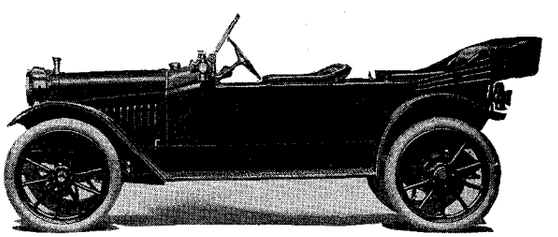
The oil constantly returns to the crank case basin, to be circulated and used again; but the passage of sediment, dirt or grit is prevented by several filtering screens: and the flywheel is surrounded by a pan, with perforations at such a height that sediment cannot be drawn up from the main oil basin.

A regulator connected with the throttle controls the oil feed to the motor, so that the proper quantity is automatically used at all motor speeds.

Engineering ingenuity has not devised a system of lubrication more simple or efficient or economical; yet this is the system of the $975 Hupmobile. This oiling system is typical of the high-class construction found throughout the Hupmobile.

It is another bit of design that justifies our belief that the Hupmobile is, in its class, the best car in the world.

HUPP MOTOR CAR CO., 1243 Milwaukee Ave., Detroit, Mich.



Hupmobile "32" Touring Car, fully equipped, $975

"32" 6-pass. Touring Car, fully eq., $1175 f. o. b. Detroit
"32" Roadster, fully equipped, $975 f. o. b. Detroit
"32" Delivery, fully equipped, $1075 f. o. b. Detroit
"20" H. P. Runabout, fully equipped, $750 f. o. b. Detroit

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Automobile Tires

To make good tires a manufacturer has got to do two things: He has got to want to make good tires. And he has got to know how.

We have had a longer experience in making rubber tires than any other manufacturer in this country.

KELLY-SPRINGFIELD TIRE COMPANY, 20 Vesey St., New York

Branch offices in New York, Chicago, Philadelphia, Boston, St. Louis, Detroit, Cincinnati, San Francisco, Los Angeles, Cleveland, Baltimore, Seattle, Atlanta, Akron, O., Buffalo.

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Southern Hdwe. & Woodstock Co., Ltd., New Orleans, La.
Savell Davis Rubber Works, Augusta and Savannah, Ga.
H. R. Olmstead & Son, Syracuse, N. Y.
Bering Tire & Rubber Co., Houston, Texas.
Todd Rubber Co., New Haven, Conn.
Atkinson Tire & Supply Co., Jacksonville, Fla.
C. D. Franke & Co., Charleston, S. C.
L. J. Barth, Rochester, N. Y.

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Just Out!

IT has come! It is here—the improved and perfected hearing device for the deaf and those hard of hearing. It is the perfect aid to hearing at last. Thousands of men and women afflicted with defective hearing have been waiting for it.

Nearly all sufferers from deafness have found microphonic hearing instruments to give the greatest help and the most relief. Over 14,000 persons testified to the efficiency of the Single-Tone Mears Ear Phone.

In our new "Special" model ear phone —just out—all the remarkable properties of the common one-tone ear phone have been four times multiplied. The

NEW 4-TONE Mears Ear Phone

is four times as efficient, *four* times as convenient, *four* times as satisfactory, and *four* times as valuable as our famous Standard model. It has *four* different sound strengths, *four* different tone adjustments, instantly changed by a touch of the finger. A tiny switch on the back of the receiver regulates the strength of the instrument to suit the condition of the hearing organs or to register either loud or ordinary sounds.

IMPORTANT ANNOUNCEMENT!

We have discontinued all our agencies for the sale of the Mears Ear Phone. Our new Four-Tone Model for 1913 will be sold only direct from our laboratory. We are now offering our perfected model Mears Ear Phone direct to users at the Wholesale Price. Here is your opportunity if you need help for your hearing.

New 4-Tone Thin Model Receiver

FREE TRIAL In Your Own Home

The Mears Ear Phone is sold only on trial. Test it and prove its power to do for you what it is doing for others. Make the test at our expense. Try it for ten days in your own home, under every condition of actual service. If it does not please you, send it back, and the trial will cost you nothing. Remember, the Mears Four-Tone Ear Phone *is not an experiment.* It is merely an improvement upon our already famous Single-Tone instrument.

We could fill this magazine with copies of the enthusiastic testimonial letters of Mears Ear Phone owners. But your own test of the Mears Ear Phone and your own experience with it will prove to you its value more conclusively than anybody's recommendation. We invite you, we urge you to try it free.

If you live in or near New York, please visit our offices. Note the address below. Let one of our experts demonstrate and explain this new invention to you.

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A SOCIALIST MAYOR ON CHARITY BANQUETS

ATTENDING costly banquets at which motion pictures illustrating "how needy families live" and the "battles with poverty and sickness" is going a little too far for J. Stitt Wilson, Socialist Mayor of Berkeley, the California university town. The Associated Charities of San Francisco invited Mayor Wilson to such a function the other day, and when he found out that the guests had to pay three dollars a plate, he replied to O. K. Cushing, president of the organization, with a courteous but very pointed letter in which he expresses his views upon what he considers the inconsistency of the affair. No doubt the good people who planned the affair thought a $3 dinner would attract the big givers more than a 15-cent lunch, and expected by flashing the films of poverty before them to secure the means of relieving it. But Mayor Wilson didn't see it that way. We find the letter in a dispatch to the Chicago *Tribune:*

Dear Sir: I beg to thank your committee on entertainment for the invitation to be present at the annual banquet of the Associated Charities of San Francisco. I presume this invitation is sent to me either because of my interest in the problem of the poor or because of my official position as mayor of a sister city, whose public charities are more or less linked with those of San Francisco.

Your invitation advises me that this banquet of charity workers and sympathizers is to be held in the ballroom of the Palace Hotel, and the price is $3 per cover. The program of the evening—speeches from reverend gentlemen, rabbis, and charity workers—is one that would elicit my intellectual interest and stimulate my moral sympathies.

But I am led by a sense of propriety and Christian consistency to decline the invitation, and to state to you my reasons.

In the first place, the mayor of the city of Berkeley does not receive sufficient salary to dine with the social class that can squander $3 on one meal. The high cost of living and my monthly contribution to exacting trusts and public monopolies leave me no money for such Sybaritic living.

I prefer to give this $3 to some needy family. Three dollars will buy three suits of children's underwear or keep a child for a week.

EVERYBODY

Likes to Play Billiards and Pool

Billiards and Pool are clean, wholesome games. They furnish the most intensely interesting and healthful home amusement. Do not patronize the public pool-room. Own your own Table and play in your own home. The cost is trifling, but the enjoyment is enormous. Every member of the family can play.

FOR A FEW CENTS A DAY YOU CAN Buy a

$1.00 DOWN

Terms, $1 or more down (depending upon size and style), and a small amount each month. Prices $15 up. Balls, cues, etc., free.

(This cut shows Table No. 73—$50. Stand, $2.50 extra. $5 down, $5 per month.)

BURROWES Billiard and Pool Table

and Play with Your Friends at Home

Burrowes Tables are beautifully made, scientifically accurate, and adapted for the most expert play. Many experts use them for home practise. The most delicate shots can be executed with the utmost precision.

You need no special room. Burrowes Tables can be mounted in a moment upon dining or library table or on their own legs or folding stand.

FREE TRIAL—NO RED TAPE

On receipt of first installment we will ship Table. Play on it one week. If unsatisfactory return it, and on its receipt we will refund your deposit. This ensures you a free trial. Write today for illustrated catalog giving prices, terms, etc.

E. T. BURROWES CO., 720 Center Street, Portland, Me.

Are your glasses a pleasure?

REMEMBER THE NAME

Shur-on

REGISTERED TRADE MARK

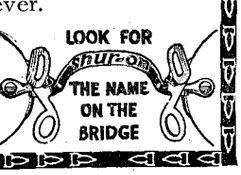
EYEGLASS & SPECTACLE MOUNTINGS

H-7 Shur-on Guards make eyeglasses a pleasure and comfort for those who have been unable to even wear eyeglasses.

After 35 years' experience the first Shur-on was made 12 years ago. Today, with new guards and improvements, Shur-ons, always the best, are better than ever.

Write for "How to Buy Glasses Intelligently."

E. Kirstein Sons Co.
Ave. K
Rochester, N. Y.
Established in 1864



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Your invitation to the banquet of the associated charities becomes practically a subtle request to men of moderate means to stay away.

In other words, like the vulgar "charity balls," this banquet is distinctly a "class" or society function. Common people, such as the mayor of Berkeley, can not come through with the price, which of course is a mere bagatelle to the rich.

But the supreme reason which I offer for not accepting your invitation is there is something positively vulgar and ostentatiously pagan in the spectacle of a group of citizens of a twentieth-century city sitting down to a $3 banquet while pictures are being shown displaying the hunger of the poor. As the press describes it, "charity workers to see at dinner how needy families live"; pictures illustrating battles with poverty and sickness in the homes of San Francisco's poor will be shown to the banqueters.

I am not a very good Christian. I wish I were. But in the name of Christ and his hungry people I enter my protest against the word "charity" being used in connection with any such function.

It is time people with an awakened Christian conscience should cease to dine so ostentatiously with Dives while Lazarus lies hungry at the gate.

This picturing of the hunger and misery of the poor to overfed banqueters becomes the more reprehensible since it is now acknowledged by every social thinker and worker of any importance that these poor are made possible by unjust social economic conditions. They are victims of an unchristian and irrational industrial system that robs the people and enriches the exploiters of the people.

If you offer a rebuke to me for publicly declining this invitation on the ground that if I did not wish to attend I could stay away and keep silent, I reply that if anything under heaven should be open to the moral sense of the community it is the activities and functions of organized associated charities. The business of such a body in their dealings to the poor and for the poor is the business of every human being.

I am no mere esthetic and I don't want to be a mere crank, but I feel led by what seems to me the spirit of Christ to enter this protest, and I shall gladly repent this letter if I can be intellectually and morally convinced that my ethical and spiritual attitude is discourteous or wrong.

This in behalf of Lazarus lying at the gate.

Why?—For a whole solid hour the captain had been lecturing his men on "The Duties of a Soldier," and he thought that now the time had come for him to test the results of his discourse.

Casting his eye around the room he fixt on Private Murphy as his first victim.

"Private Murphy," he asked, "why should a soldier be ready to die for his country?"

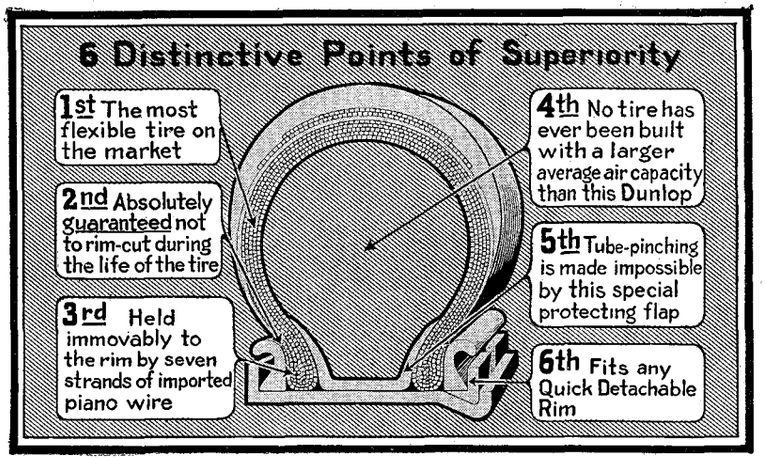
The Irishman scratched his head for a while; then an ingratiating and enlightening smile flitted across his face. "Sure, captain," he said pleasantly, "you're quite right. Why should he?"—*Boston Transcript.*

The Genuine

DUNLOP

Straight-Side Tire

is destined to become the universal tire


6 Distinctive Points of Superiority
1st The most flexible tire on the market
2nd Absolutely guaranteed not to rim-cut during the life of the tire
3rd Held immovably to the rim by seven strands of imported piano wire
4th No tire has ever been built with a larger average air capacity than this Dunlop
5th Tube-pinching is made impossible by this special protecting flap
6th Fits any Quick Detachable Rim

For ten years we have been making and selling this remarkable tire in practically the same form it now appears.

Notwithstanding the fact that it has never been advertised, our Dunlop sales during this time have shown a constant growth. Last year alone, this increase amounted to over 600%—an increase, mark you, that has never been forced, but has been due solely to the merits of the tire.

Tire experts have long foreseen that the day would come when the Genuine Dunlop would be universally recognized as the ideal type of motor car tire. Present sales indicate that this time has arrived.

The Dunlop Tire possesses every point of advantage to be found in any other tire ever used and in addition has exclusive advantages to be found in no other tire.

In ease of application, in protection against rim cutting, in strength and durability—the Dunlop is in a class by itself among tires.

As one prominent manufacturer put it, "The more you familiarize yourself with other tires, the more you will appreciate the Dunlop."

But remember, the Genuine Dunlop straight side Tire is made only by the

UNITED STATES TIRE COMPANY

Makers of the famous Nobby and Chain Tread Tires
(made in three styles, including the Dunlop)

NOTE: As always the guarantee of the United States Tire Company attaches to its tires when filled with air at the recommended pressure only

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Get in Business for Yourself

Big commissions—monthly payments—trial shipments—new stock—visible models.

Typewriters from **$28.50** up that formerly sold for **$100.**

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My Hobby

Here's the sweetest smoke that I ever discovered, and I've smoked for 40 years.

Five Free

It is made up for me from a special Havana—a mountain-grown leaf of mild and wondrous flavor. A connoisseur who lives in Cuba picks it out for me.

It is made up only for my private use, with my monogram band. But hundreds of friends have found them out and secured supplies through me. They have never found in a ready-made cigar such rare, exquisite flavor.

It occurs to me now that hundreds of others would enjoy this delightful smoke. So I invite those who seek something exceptional to try this Panatela.

This is not a business, for I have retired. It is merely an old man's pastime. So I will quote you a price which is close to my cost, for profit is not important. I ship by Parcel Post.

But I seek only men who enjoy the best, who want something rare, and who know good Havana. I am not after bargain seekers.

Five Cigars Free

I will mail you as samples five cigars free. Just send me 10 cents to partly cover expenses and I will supply the cigars. I only ask this 10 cents to pick out the right sort of people.

If you are delighted, then order as wanted. The price is $5 per hundred—$2.60 for 50—all charges paid. If you wish, I will open a charge account.

Write now for the five cigars. (23)

J. ROGERS WARNER
711 Marine Bank Building, Buffalo, N. Y.

Bausch & Lomb Balopticon

is the perfect stereopticon—*optically* and *mechanically* accurate. It is *simple* and *durable* in construction—*easy* to *operate*. Gives pictures that are marvels of sharpness and distinction. Can be arranged to project direct your own *prints*, *photos*, *colored post cards*, etc. *Moderate* in *price*. For sale by dealers.

Write today for Circular 83D. It describes and tells of the many possibilities of the Balopticon.

Bausch & Lomb Optical Co.

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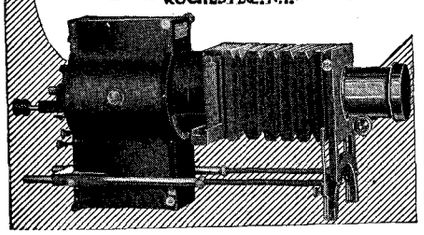

THE SPICE OF LIFE

Submerged.—"He's a deep thinker."

"I guess so. None of his ideas ever get to the surface."—*Detroit Free Press.*

Naturally.—MRS. BECK—"What party does your husband belong to?"

MRS. PECK—"I'm the party."—*Boston Transcript.*

Hard Question.—"Is young Mrs. Oldboy in mourning for her husband?"

"I'm no mind reader—how do I know?"—*Baltimore American.*

Division.—"The Joneses go in for a lot of fuss and feathers."

"Yes, Jones gets the fuss and his wife the feathers."—*Town Topics.*

The Sweet Thing.—FAIR VISITOR—"Oh, don't trouble to see me to the door."

HOSTESS—"No trouble at all, dear. It's a pleasure."—*New York Mail.*

Convincing.—HE—"I know I am not two-faced."

SHE—"Why?"

HE—"Because if I were I'd be using the other one."—*Cornell Widow.*

His Way.—VISITOR (to facetious farmer)—"I'd like to know why on earth you call that white pig 'Ink.'?"

FACETIOUS FARMER—"Because he's always running from the pen!"—*Town Topics.*

His Kind.—HAMLIN—"Wifey told me to be home early, as she has something she wants to talk to me about."

BUGGS—"My wife generally wants to talk to me about the things she hasn't got."—*Chicago News.*

Transferred

He told the shy maid of his love,
The color left her cheeks.
But on the shoulder of his coat
It showed for several weeks.
—*Cornell Widow.*

Killing Two Birds.—GRIGGS—"Your wife no longer objects to your staying out nights. How did you manage it?"

BRIGGS—"I began smoking in the house the cigars she bought to keep me at home."—*Boston Transcript.*

Quick Learners.—MR. YOUNG—"My little girl is nearly two years old, and hasn't learned to talk yet."

MR. PECK—"Don't let that worry you. My wife says she didn't learn to talk until she was nearly three, and now——"

But Mr. Peck's voice at this point was choked with sobs.—*Stray Stories.*

Placing Him.—"What is your idea of a radical?" asked the young man who is studying politics.

"My observation," replied Senator Sorghum, "is that a radical is usually a man who wants to muss things up in the hope of establishing himself in circumstances sufficiently comfortable to warrant his becoming a conservative."—*Washington Star.*

This will never happen to you when you install one of

MEILINK'S HOME SAFES

A Meilink Safe will give you a Safety Deposit Vault without its inconveniences. It affords all the advantages of construction and protection of an office safe, in a size to suit your home and at a price to suit your purse.

Fire and Thief Proof

It is elegantly finished and fitted with highest-grade lock and bolt work. Our cellular-asbestos composition fireproofing has proven by repeated tests to be the most efficient heat resister on the market, and enables us to include in our guarantee that the safe will be free from interior dampness.

ALL SIZES **$10** and up

Why risk and regret, when safety and certainty cost so little?

Send for our 72-page **FREE BOOKLET** illustrating 40 safes.

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BROWN'S Bronchial TROCHES

For the Voice

Among public speakers and singers the most popular throat remedy. Convenient and promptly effective.
25c, 50c, $1.00. Sample Free.

JOHN I. BROWN & SON **Boston, Mass.**

Some men feel that fine literature is something beyond them—something requiring a certain "higher education"—when as a matter of fact, all they need to fully understand and appreciate the beauties of good books is a copy of the Standard Dictionary.

BEERY Double-Action Riding Bit

Everyone Who Rides a Horse Wants It
Simple-Powerful-Humane

Gives Amazing Control Doubles the Delight of Riding

Prof. Jesse Beery's latest triumph is the invention of a Marvelous Double-Action Riding Bit, the only scientific and humane Riding Bit in the World. An ingenious Combination of the Jointed and Curb Bit. Far in advance of all others. Will quickly supplant old-style, clumsy, dangerous and injurious riding bits now in use.

Absolutely does away with "double-cheek" bridles! Wrong adjustment impossible! Affords perfect Control and Guiding Power without destroying the **sensitiveness** of horse's mouth. Each bit acts **independently** of the other! Beery's Double-Action Riding Bit has taken the country by storm! Riders everywhere adopting it.

Two bits for the price of one! Circulars free!

Agents Wanted Write for Special Agents' Offer and **FREE ILLUSTRATED CIRCULAR**

You can make big money selling Beery Double-Action Riding Bits. Enormous demand. Every horse owner wants one. Sells at sight! Nothing else like it!

If you are making less than $5 to $10 a day, write NOW for Free Circular and Confidential Agents' Prices. Send postal.

Tell me all about your horse. (37)

PROF. JESSE BEERY, Box 201, Pleasant Hill, Ohio

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The Main Point.—" Pop, what is the difference between an artist and an artizan?"

" An artizan, my son, can usually make at least three dollars a day."—*Judge.*

Careless Talker.—" I thought you said, Grouch, that you would never permit your wife to run an auto? "

" So I did; but she happened to hear me say it."—*Judge.*

Suspicious.—" What makes you think the new soprano won't do? At first you said her voice was good."

" I know I did, but none of the other sopranos seem to be jealous of her."—*Washington Herald.*

Headed Off.—" Did you tell her when you proposed to her that you were unworthy of her? That always makes a hit with them."

" I was going to, but she told it to me first."—*Houston Post.*

Just to Start Them.—HE—" What are you going to give Kitty and Jack for a wedding present? "

SHE—" Oh, I guess I'll send Kitty the bunch of letters Jack wrote me when we were engaged."—*Boston Transcript.*

Hubby's Preference.—" Let us go into this department store until the shower is over."

" I prefer this harness shop," said her husband. " You won't see so many things you want."—*Louisville Courier-Journal.*

Double Blow.—YOUNG MAN—" I should like to ask your advice, sir, as to whether you think your daughter would make a suitable wife."

LAWYER—" No, I don't think she would. Five dollars, please! " —*New York Mail.*

Poets, Read This.—He was a poet, with long hair and all, and for a time she was tickled to death at the novelty of holding hands with him on the sofa. But after a time she tried hints, but they went in one poetic ear and out the other, like water off a duck's back, and the night our story opens she spoke right out.

" Algernonie," she said. " Sunday night when you came around, you wrote a sonnet to my left eyebrow, didn't you? "

" Yes, love, I did," he returned, putting one hand on his bosom to keep it from swelling with pride.

" Tuesday night, when you called," she continued, " you composed a triolet to my nether lip, didn't you? "

" Yes, love," he admitted, " I did."

" Wednesday night, during your call," she pursued, " you dashed off a roundel to my dimples, didn't you? "

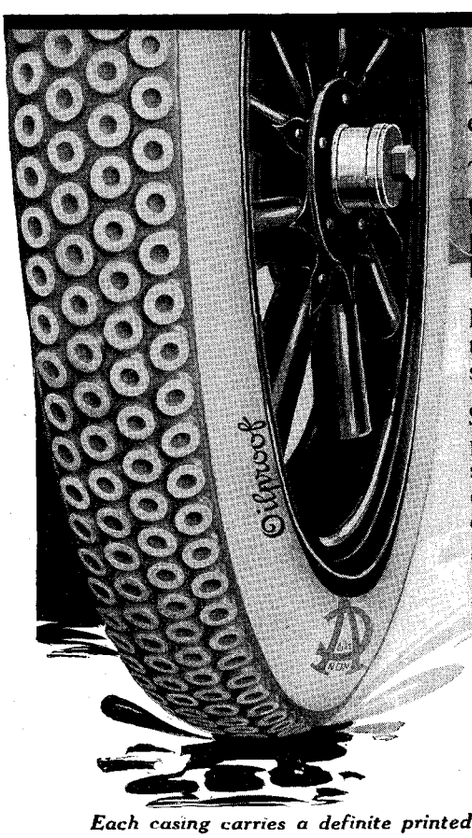
" Yes, love," he smiled, " dashed off is good. But there, there, don't mention it."

" And didn't it ever occur to you," she said earnestly, " that a girl might sometimes wish for something more substantial? "

" Darling, you are right! " he cried. " This very evening shall I write an ode in blank verse to your entire face."

She walked sadly to the foot of the stairs.

" Father," she called regretfully, " put on your storm shoes and come down."—*Detroit Free Press.*



ABOUT 75% of present expenditures for operating cars goes for tires.

That this ratio of cost is extremely excessive has been positively demonstrated by Vacuum Cup Tires.

First: Because they are much the heaviest tires of the rated sizes manufactured.

Second: Their composition represents not only the toughest state to which rubber has been developed, but is absolutely oilproof—immune from the growing evil of "oil disease."

And Third: The heavy suction exerting vacuum cup knobs, guaranteed to prevent skidding on wet or greasy pavements, are in addition to a tread of regular thickness, furnishing a great excess wearing capacity.

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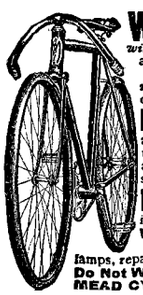

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cheaper—because it lasts longer, never needs repairing, will not mar when furniture is knocked against it, holds wall paper longer. Its many advantages far outweigh its economy.

The cross section view at the bottom reveals the unique construction that gives Compo-Board its desirable features. The core or "backbone" is a layer of kiln-dried wood slats; on each side of this is a layer of air-tight cement, then on the outside layers of specially prepared paper—the whole pressed under intense heat into a straight, stiff sheet ¼ inch thick.

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It will give you a chance to test, compare and prove all we claim. Our interesting books are also well worth while reading. Just send your name and address.

Compo-Board is sold in strips four feet wide and one to eighteen feet long by dealers in nearly every town.

Manufacturers are finding many profitable uses for Compo-Board. It is better than wood for many purposes. Write for the experience letters from some of them.

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PAUL RIEGER & CO., 106 First Street, San Francisco
PARIS NEW YORK SAN FRANCISCO

CURRENT EVENTS

Foreign

February 7.—The Government of Peru, through its Minister at Washington, assures Congress and President Taft that further Putumayo atrocities against india-rubber gatherers will be prevented.

February 9.—A pitched battle is fought in the streets of Mexico City between Federal troops and the followers of Felix Diaz, and General Bernardo Reyes is slain.

Manuel Araujo, President of Salvador, dies of wounds inflicted by five assassins on February 4.

February 10.—News that Capt. R. F. Scott, the British explorer, and four members of his party perished on March 29, 1912, while on their return from the South Pole, is brought to New Zealand by the crew of his ship, *Terra Nova*.

The Japanese Prime Minister, Katsura, and his Cabinet resign following anti-Administration riots in Tokyo. Count Yomomato succeeds Katsura.

February 13.—The Welsh Disestablishment Bill is rejected by the House of Lords and must be passed at two sessions of the House of Commons before it becomes a law.

Domestic

WASHINGTON

February 8.—The Senate Committee on Privileges and Elections decides not to investigate charges of bribery in connection with the election of Senators Chilton and Watson of West Virginia.

The Post-Office Department reports that 50,000,000 parcels were handled in January, the largest number going through the Chicago office.

The Navy Department reports that there has been an increase in enlistments during the winter months, and that the total number of enlisted men in the service is 47,104.

The House passes the Webb Bill forbidding the transportation of liquors into "dry" States for illegal sale or use.

February 9.—A dispatch says Attorney-General Wickersham approves the dissolution plans of the Southern Pacific and Union Pacific railroad merger.

February 10.—The Senate passes the Webb Bill.

February 11.—The House Commitee on Naval Affairs adopts an amendment to the Naval Appropriation Bill, carrying $30,000,000 for the construction of two battleships.

GENERAL

February 7.—The so-called Shoe Last Trust, comprizing eighteen firms and twenty-one individuals, agrees to dissolve in compliance with the Government's demand.

The Arkansas Legislature passes a law compelling press associations to furnish news service to any paper demanding it.

February 8.—A bill providing for the publication of public-school books by the State is passed by the Kansas Legislature.

John George Brown, painter of street urchins, dies in New York.

February 11.—The Government sues the Chicago Board of Trade, alleging a conspiracy in restraint of the grain and cotton trade.

February 12.—The Government sues at Cleveland for the dissolution of the so-called Stone Trust.

February 13.—J. H. Patterson, president, and twenty other officers of the National Cash Register Company, are found guilty in the Federal Court at Cincinnati of violating the Sherman Antitrust Law.

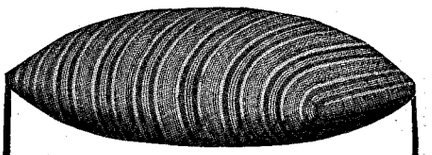
Ollie's Trouble.—United States Senator Ollie James, of Kentucky, is bald.

"Does being bald bother you much?" a candid friend asked him once.

"Yes, a little," answered the truthful James.

"I suppose you feel the cold severely in winter," went on the friend.

"No; it's not that so much," said the Senator. "The main bother is when I'm washing myself—unless I keep my hat on I don't know where my face stops."—*Montgomery Journal*.



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THE LEXICOGRAPHER'S EASY CHAIR

In this column, to decide questions concerning the correct use of words, the Funk & Wagnalls Standard Dictionary is consulted as arbiter.

Readers will please bear in mind that no notice will be taken of anonymous communications.

"J. M. W.," Boston, Mass.—"Which is the correct pronunciation of Rhodesia, the country in South Africa? Is the *e* in the second syllable long, as the *e* in *beast*, or is it short, as the *e* in *best?*"

Ro-di'si-a, *i* as in *machine*, which would also be the same sound as *e* in *beast*.

"A. W. H.," New York, N. Y.—"For over two months I have been trying to find out the correct meaning of Robert Burns's 'Comin' through the Rye.' Can you help me to do so?"

The song "Comin' thro' the Rye" was first heard in public in English pantomime at Christmas, 1795, but before that date there existed an old Scottish ballad which was very popular and which Robert Burns touched up. This ballad referred to the fording of the Rye water, or little river Rye, that flows for seven miles southeast to the river Garnock, near Dalry, in Burns's native county, Ayr. It ran:

Comin' through the Rye, poor body,
Comin' through the Rye.
She draiglet a' her petticoatie
Comin' through the Rye.
Oh, Jenny's a' wat, poor body,
Jenny's seldom dry;
She draiglet a' her petticoatie,
Comin' through the Rye.

Gin a body meet a body,
Comin' through the Rye,
Gin a body kiss a body,
Need a body cry?
Gin a body meet a body
Comin' through the glen,
Gin a body kiss a body,
Need the warld ken?

Oh, Jenny's a' wat, poor body
Jenny's seldom dry;
She draiglet a' her petticoatie
Comin' through the Rye.

When one recalls the custom of collecting a toll of kisses from lassies met crossing the stream on stepping-stones, the words of the song are more significant. A similar custom practised by lads on the lassies of England whom they met crossing stiles in the country bypaths and lanes leads to the old English song which runs:

If a body meet a body,
Going to the fair,
If a body kiss a body,
Need a body care?

Notwithstanding the foregoing, the editor of *The Scottish American* to whom the matter of Burns's poem was referred and who investigated the point raised, feels there is no doubt that Burns referred to a field of rye grain and not to the Rye river. The poem itself affords only one couplet which suggests that the river rather than the rye-field is meant, and that runs:

"Yet a' the lads they smile at me,
When comin' thro' the Rye."

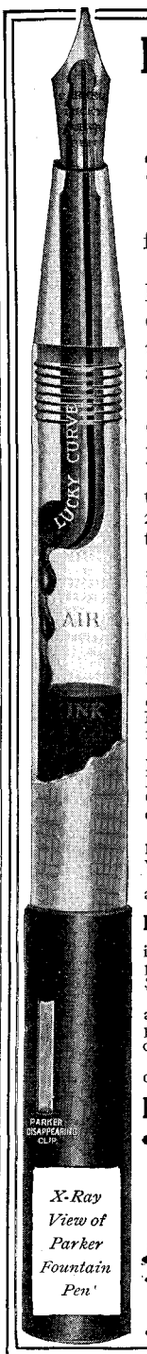
It is more likely that the lads gathered at the riverside to watch the lassies ford it than that they stood at the edge of the rye-field to see the girls pass through the grain. If the farmer were around this could not happen often enough to become a custom. It seems but natural that Burns should develop a folk song concerning Rye water as a poem since the river flowed near the place where he was born. The curious fact that seems to be worth recording is that "Comin' thro' the Rye" does not appear in Andrew Lang's edition of "The Poems and Songs of Robert Burns."

"A. S. H.," New York, N. Y.—"Can you give me any information about a quality of candy which is largely imported here, and the name of which I think is 'foret' or 'foiret'?"

The candy referred to is French and is known as *bonbons fourrés*, which in English means, literally, "stuffed candies." These are usually bonbons, the interior of which is stuffed with cream, coffee, or chocolate.

"M. P. V. N.," Brooklyn, N. Y.—"Please state which sentence is correct, 'It is ten minutes *to* nine,' or 'It is ten minutes *of* nine.'"

Both sentences are correct.



X-Ray View of Parker Fountain Pen

Leak? *No.* "Sweat"? *No.* Write? *Yes!*

WHY doesn't the Parker Fountain Pen leak or "sweat"? Because it has a curved feed-tube—the famous Parker Lucky Curve.

And how does this Lucky Curve keep the Parker from leaking? Because it keeps the feed-tube *free of ink* when the pen is turned point up after writing.

Listen to what happens when ink-drops *do* remain in the feed-tube of your fountain pen:

1st: You body heat—98 degrees—heats the air in the pen. See X-ray picture.
2nd: The air expands and pushes up through the feed-tube to escape.
3rd: It pushes the ink-drops in the feed-tube up and out around the writing-end of the pen, where they wait for your clean fingers when you remove the cap to write.

Now in the Parker Pen the touch of Lucky Curve to pen-barrel (see X-ray) creates *Capillary Attraction*. Capillary Attraction is the same force that makes lamp-wicks draw oil, sponges absorb water, etc. And Capillary Attraction draws all ink out of the Parker feed-tube the instant you turn the Parker point up. Thus the expanding air finds no ink to push out when it rises.

Why do Parkers write so smooth and easy? Because their 14K gold nibs are tipped with hardest Iridium, and because the Parker Spear Head Ink-Controller regulates an even ink-flow to the last drop.

The new Parker Disappearing Clip grips your pocket like a bulldog, but *disappears* when you write. 25c extra on any standard Parker.

Standard style Parkers, $2, $2.50, $3, $4, $5, $10 and up, according to size and decoration.

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is the handiest pen yet. Small sizes to fit any pocket. Won't leak *in any position*. $2.50, $3, $4, $5 and up.

The dealer sells Parkers *on trial*. If you're not absolutely satisfied he'll refund within 10 days of purchase. If he doesn't keep Parkers, write us for catalog.

Examine Parker Pens at your regular stationery, drug or department store *today*.

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No. 14 Jack-Knife Safety, Sterling Silver $5, Gold Plate $6

No. 51 A great favorite, plain with beautiful ornament in gold and silver. Price $3.50

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No. 20½ Jack-Knife Safety Pen. Handsomely chased. Price $2.50

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If you are weak, anaemic, always tired, you are probably *starving*—starving for oxygen. Dr. D. O. Harrell, M. D., says that not one man or woman in twenty breathes deeply enough, which means that the system is clogged with poisonous matter which the lungs have not been able to remove from the blood.

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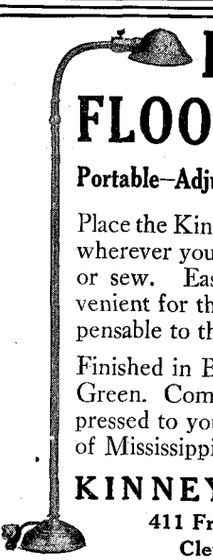

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INVESTMENTS AND FINANCE

VIEWS OF THE GENERAL OUTLOOK

ESTIMATES of the immediate outlook in trade and stock-market quotations have been current for several weeks in many newspapers and periodicals. While none of these from good sources justify the pessimism that has prevailed for several weeks among speculators and traders on the stock exchanges, many observers note some recession in business. For example, *The Wall Street Journal* finds no reason to doubt that "general trade is at least less buoyant," while in some directions "there is an absolute slowing down." In general, the situation is "irregular and likely to continue so until the country can get a better line on coming legislation." Individual observers, prominent in the world's affairs, are also less pessimistic than Wall Street operators, and some are actually optimistic. James J. Hill is quoted as saying he can discover "no falling off in business." Judge Gary reported the steel business as "in excellent shape." Otto H. Kahn, in a cablegram from London, was made to say this country was on the verge of an era of great prosperity. General belief, however, as summed up in *The Wall Street Journal*, is that "the tide is receding." Labor troubles "are most annoying and unsettled," and retail business is "slack," the latter "probably due in part to the open winter," much trade having been "absolutely lost for the season."

On the other hand, *Bradstreet's* makes report of January bank clearings as showing "a noteworthy degree of expansion." The aggregate for that month was $16,063,010,320, which was "one of the very largest totals ever recorded." In three other months only has this total ever been eclipsed. One of these was January, 1911, another was October, 1912, and a third January, 1906. The high total for January of this year occurred "notwithstanding very light dealings in speculative markets;" which indicates the substantial character of the economic factors at work." Every section of the country, except New England, contributed to the increase. Philadelphia surpassed its highest previous record point, and Baltimore, Milwaukee, Cleveland, Detroit, Louisville, Indianapolis, and Richmond "set up unprecedented records." The report of failures for January also made a favorable showing. While the number was still very large, there was improvement in the amount of liabilities.

From Chicago favorable reports are made in *The Investor's Magazine*, the February number of which declares that "in both finance and commerce there is marked betterment over the conditions of one month ago." *Investments* meanwhile has an article by James H. Brookmire, discussing the decline in bond prices in relation to a panic in which he declares that "credit conditions in this country are fundamentally sound." There is nowhere apparent industrial expansion, and mercantile conditions are "unusually healthy." He believes these conditions, combined with the fine crops, "guarantee a fair degree of prosperity, in spite of war and social unrest," and looks forward to a continuance of good business through 1913. Under existing political conditions, there is no likelihood, he says, of "an unhealthy boom in trade, or over speculation in securities." Other observers believe that existing political conditions, and notably the downward revision of the tariff now regarded as certain to take place during the summer, have already exercised, and will continue to exercise, a good influence on the tendency, so active last fall, to precipitate an ill-timed boom.

The editor of *Investments*, Franklin Escher, in his leading editorial article, intimates that the present is a period when may be heard "the knock of opportunity." In spite of a change in the Administration, the anxieties of business, uncertainty as to the tariff, and the investigations taking place, he believes this to be a time for "keeping one's eyes open for attractive investment opportunities." The time to buy things always is when other men are particularly anxious to sell. On the exchanges are now "a lot of good bargains," altho it is possible to buy the wrong things. Mr. Escher would "keep away from stocks which have enjoyed the protection of the high tariff, no matter how much their prices may have fallen." He would also be shy of the so-called "merger stocks,"—that is, stocks likely to be affected by Government suits. He would have no hesitation, however, in buying the shares of the standard rails. While there may be much further talk about regulation and valuations, the present prices have taken full account of all those things. The standard rails will "earn and pay their present dividends for a good while to come."

THE DISSOLUTION OF U. P. AND S. P.

On February 6, under the approval of Attorney-General Wickersham, an agreement was arrived at by the Union and Southern Pacific Boards as to the dissolution of these two "Harriman Pacifics," as called for under the recent decision of the Supreme Court of the United States. Several plans for the dissolution had for some weeks been under consideration. At one time it was believed that the Union Pacific directors preferred a plan by which the road's holdings of Southern Pacific stock, amounting to $126,650,000, would be distributed gratis to its own stockholders. Another plan provided for a distribution of this stock in part to Union Pacific stockholders and in part to Southern Pacific stockholders. The agreement of February 6 promises to be the one which finally will go into effect. It remained, however, for the United States District Court, sitting at Salt Lake City, to act definitely in approval of it.

Under this plan, the Southern Pacific stock owned by the Union Pacific will be offered to stockholders of both companies at par, Southern Pacific stockholders being entitled to purchase one share of this stock for every three shares of Southern Pacific now held by them, and Union Pacific stockholders one share for every four shares of Union Pacific they now hold, the preferred Union Pacific stock sharing equally with the common. March 21 is named as

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the date on which payments for the stock will begin. Payments are to be made in four instalments, separated by an interval of three months each, but stockholders who may desire to pay the entire sum on March 21 will have the privilege of doing so. Purchase of this stock at par will mean that a purchaser really pays only $98.58 per share, because on April 1 there will be due him a quarterly dividend. Inasmuch as the amount of stock to be thrown upon the market is so large, a syndicate will be formed to underwrite it. In this way, its sale would be distributed over a considerable period and the market thus saved from having a large amount of Southern Pacific stock suddenly thrust upon it with disastrous effects. The syndicate will secure to the Union Pacific eventually an actual sale of all the stock, inasmuch as such amounts as Union Pacific stockholders may not elect to take will be retained and disposed of later by the syndicate under its contract with the railroad.

Under the plan now agreed upon, Union Pacific will purchase from the Southern Pacific its Central Pacific line, the railway by which the Union Pacific reaches San Francisco from Ogden, Utah. The Central Pacific is vital to the Union Pacific system. The sum named as that which the Union Pacific will pay for it is $104,500,000 in cash. This cash will be obtained by the Union Pacific from the sale of the $126,650,000 of Southern Pacific stock. It was necessary to adopt this method of actual cash sale and cash payment because of a discovery that the laws of Kentucky, under which the Southern Pacific is chartered, prevent it from accepting its own stock in payment for the Central Pacific.

Stockholders in the two Harriman roads will derive from this arrangement some advantages, altho these are smaller than was at one time anticipated. They will be able to purchase Southern Pacific stock at a price several points under its current market price—that is, allowing for the dividend due on April 1, they will obtain it for $98.58 per share. In the open market the stock has been selling several points higher. During January it hovered around 105. In April of last year it was 115. The dividend rate is 6 per cent. Stockholders not wishing to purchase any of the Southern Pacific stock may secure something to the good by selling their "rights" to subscribe. Union Pacific stockholders should be benefited in other ways. Their company will now own the Central Pacific road, instead of operating it under an arrangement with other owners. The Union Pacific will also acquire, over and above the amount paid out for the Central Pacific, a sum in excess of $20,000,000 with which to retire Central Pacific bonds or improve its own roadbed and equipment or make a cash distribution. In any case Union Pacific stockholders should find themselves benefited.

BONDS FOR SMALL INVESTORS

In the list of railway and industrial bonds now issued in denominations of $100 and upward are many that are legal for savings-banks in New York and Massachusetts. For the most part they yield the investor more than the interest paid by savings-banks. Following are some of the bonds of which this is true, with the recent prices

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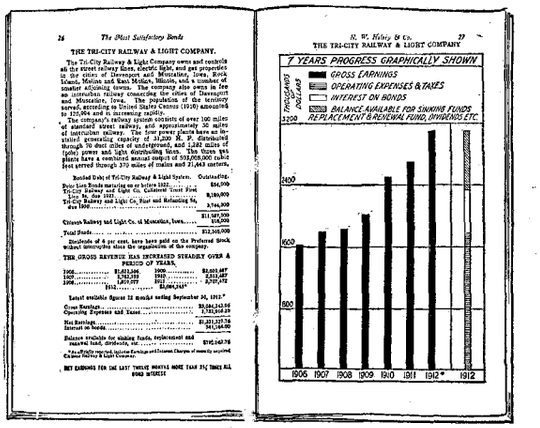
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1. **Replacement value,** as appraised by eminent engineers, greatly in excess of total bonded indebtedness.
2. **Franchises extending** well beyond maturity of bonds.
3. **Net Earnings** equal to about three times total interest charges.

YIELD 5.70%

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Do you have the mistaken impression that the man with $500 or $1,000 is at a disadvantage in selecting good bonds? Do you know that all bonds of any one issue have exactly the same margin of security, and that each bond, irrespective of its denomination, is surrounded by the same safeguards? Do you appreciate also that the modern investment banking organization gives equally careful attention to each investor, whether the funds amount to five hundred, one thousand, or several thousand dollars? This leads us to suggest that you send for

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The market value of listed stocks junior in security to the bonds largely exceeds the entire bonded debt. The management is competent and aggressive, and the company serves a remarkably prosperous and growing community. The bonds yield about 5.20% per annum.

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Remember that every chance for large profit is balanced by an equal chance for large loss.

My business is that of a ***consulting broker, with nothing to sell but service.***

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C. M. KEYS

35 Nassau Street, New York

and the amount the bonds yield on those prices:

		Due	Price	Yield
Central of N. J.	5s	1987	119	4.17%
Sou. Pac. ref.	4	1955	93	4.36
Ill. Cent. coll. trust	4	1952	95	4.26
Bost. Elev. deb.	4	1935	90	4.74
Bost. Elev. deb.	4½	1937	97	4.71
Union Pac. L. G.	4	1947	99	4.05
Nor. Pac. prior lien	4	1997	98	4.08
Atch. gen.	4	1995	98	4.08

To this list may be added some of the bonds of New York City, also legal for savings-banks, and issued in denominations of $100 and upward. At present prices they net the investor about 4.20 or 4.25. These facts are slowly becoming known to savings-bank depositors, some of whom have already improved their opportunities to increase their incomes by buying these bonds. It is believed that all this should be taken into account in any comparisons now made of the volume of savings-bank deposits with those of earlier years. Recent statements that deposits did not materially increase in 1912 attributed the fact mainly to the high cost of living. That in part no doubt was the cause, but an additional cause has been the opportunity depositors have had to invest their money in savings-bank bonds, and thus to get larger returns. It is no doubt also true that depositors have improved their opportunities to buy railroad and industrial stocks in "odd lots." From railway stocks of the highest class even better returns may be secured than from bonds. Such standard rails, as Great Northern, Atchison, Northern Pacific, Pennsylvania, Delaware and Hudson, and Louisville and Nashville net the investor from 1½ to 1 per cent. more than bonds do.

"A heavy reinvestment in short-term obligations and new bonds" is reported by *The Financial World*. In spite of the liberal issues already announced this year, the market tone for them remains good. The convertible bonds recently announced by the St. Paul and Baltimore and Ohio railways are reported to have been received "with marked favor." It is believed that this favorable reception will result in further financing by the same method on the part of other roads. Several of these recent issues have been available at par to holders of stock in the roads. Here is another advantage that comes now and then to investors in standard rails—even to buyers of odd lots. A person now having, say, ten shares of Great Northern Preferred is getting for $100 one share of this stock. the market price of which is now about 128, and last year was as high as 143. As the stock pays 7 per cent., he thus makes an excellent investment.

MR. HILL'S FOUR PET FARMS

That James J. Hill, the "empire builder" of the Northwest, has much practical knowledge of farming has long been obvious to everyone who reads his speeches or newspaper interviews with him, or who has had the good fortune to read his notable book, "Highways of Progress." It appears now from an article in the New York *Times's* new weekly paper, entitled *The Annalist*, an excellent and handsomely printed weekly newspaper devoted to finance, that Mr. Hill has four farms. While this statement in a measure is a straining of the facts, it is not altogether untrue. One of these farms lies a few miles outside of St. Paul, and there Mr.

50 WORDS ABOUT ODD LOTS

No. 33.

THERE are many so-called securities which are easy enough to buy but difficult or impossible to sell.

The securities listed on the New York Stock Exchange, however, are as easily sold as bought.

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"Municipal obligations are now very popular, and, as a class, are of the best investments in the market."

Mr. D. R. Forgan, President of the National City Bank of Chicago, makes this statement in the Tribune of January 19th. He thus approves

American Municipal Bonds

as do the prominent men of finance all over the country. The reasons for their approval are fully set forth in our "Book on Bonds," gladly sent on request.

The following securities are submitted all for your consideration.

100,000 Johnson Co. Neb. Drainage	6's	netting	5.25
50,000 Lincoln Co. Miss. R. D.	5½	"	5.00
25,000 Calvert, Texas, Water	5's	"	5.00
40,000 Fort Lauderdale, Fla.	6's	"	5.50
30,000 Chatham, Va.	5½	"	5.20
12,000 Pilot Rock, Ore.	6's	"	6.00

Please write to us for further information regarding the above bonds.

ULEN AND COMPANY
First National Bank Bldg., CHICAGO

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Hill "lives for a time each year." Fine cattle may be seen there, and "everything that a real farmer points to with pride." Mr. Hill's second farm is described as "the extensive greenhouses back of his Summit Avenue residence" in St. Paul. Only a short time ago a party of bankers and business men assembled in these greenhouses, and Mr. Hill exhibited to them "more than 200 plots, each made up of dirt brought down from Minnesota and North Dakota, and chemically analyzed." In detail the writer says further of the greenhouse farm:

"Here they saw wheat growing on soil as it was taken from the farm, on the same soil provided with nitrogen when chemical analysis showed that it needed nitrogen, with potash when it showed the need of that, and with phosphorus when the need of phosphorus was found. Here they saw grain, planted in every instance on the same day at the same hour, small and spindly on the original soil and tall and thick on the treated plots, and here they were told by Mr. Hill that his experiment, to carry out which he had brought into St. Paul a train of twelve cars of dirt, all sacked and marked, showed that the great soil need of the Northwest is phosphorus."

What is called Mr. Hill's third farm is a big affair "divided into widely separated units, which are only ten acres or less in size, and widely scattered along the line." This is a reference to the experimental farms of the Great Northern road, where, under scientific treatment, Mr. Hill has been able to produce grain in amounts of 30, 35, and even 40 bushels to the acre, on farms where former owners, following old-fashioned methods, sometimes produced only 15 and thought they were doing particularly well if they produced 20. The fourth of Mr. Hill's farms is the largest of all:

"The fourth farm in which Mr. Hill is interested stretches from Minneapolis straight through to the Idaho line, and beyond into Washington. Everything agricultural that goes on in this vast country is known to Mr. Hill shortly after it has happened, and sometimes before it has happened. All the country that lies tributary to the Great Northern rails is to him but a great farm in which he is deeply interested."

STOCK IN EXPRESS COMPANIES

The success already assured for the parcel-post system has resulted in material declines in the market prices of standard express company stocks. It is now believed that the parcel post will increase in popularity for some time to come, and all this means loss in revenue for express companies. The declines in prices have established new low records for these stocks. At the same time, there has been no active liquidation, holders being able and willing to retain their stocks. Nor has there been much disposition to invest in these stocks. Holders seeking to sell have found small demand. The largest of the "odd-lot" houses, in a circular, notes that the idea is gaining a foothold that the transportation business of these companies is by no means to be annihilated by the competition offered by the parcel post. Immense equities are possest by the companies. Moreover, they have sources of income in several lines of activity quite distinct from the express business proper.

In the fiscal year ending in June, 1912, about 55 per cent. of the net returns of the five principal companies came from non-

The Investment With Multiple Safeguards

No. 2—Margin of Security

IN THE selection of an investment, the fundamental consideration should not be "Is it safe enough?"—but "Does it possess *every possible element* of safety that can be devised?"

The very nature of the First Mortgage Real Estate Bond provides an opportunity for the exercise of more and greater precautions, *without lessening of the interest yield*, than many other forms of securities.

For instance, in the 5½ to 6% First Mortgage bonds, owned and offered by us, the conservatively estimated value of the improved, income-earning, centrally located Chicago real estate, upon which the security is a direct first lien, *is never less than double the total amount of the bond issue.* This large margin of safety is constantly increased by the fact that the bonds mature serially in from two to fifteen years without any release of the original security.

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These bonds are legal investments for National Banks and for State Banks in Illinois and other states.

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are now issued in $100 denominations—maturity is optional. Security is safest and most liquid known—threefold in strength with a million dollar guarantee. If interested in a short term 5% investment—

Capital $1,000,000 **Write for Booklet and Free Monthly Magazine, "Working Dollars"**

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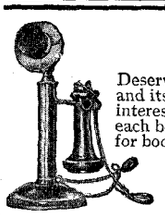

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Deservedly popular are the bonds of the American Telephone and Telegraph Co. and its subsidiaries. The steadily increasing margin of security for principal and interest places these bonds foremost among public service securities. In addition each bond is backed morally and financially by the parent Bell Company. Write for booklet D, "Diversified Investments," describing telephone bonds that pay 5%.

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Investment Service

The safe and profitable investment of your money is a most important matter. Money is too valuable to risk in unsound investment. No securities should be considered that do not possess the fundamental quality of safety.

The Bond Department of this company will be glad to give suggestions and advice regarding investments, and you are cordially invited to make use of this service. At the present time we have a selected list of railroad, public utility, and industrial bonds yielding from 5% to 6% which we recommend for conservative investment, particulars concerning which we will be glad to send on request.

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Guaranty Trust Company of New York

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Capital and Surplus, - - $30,000,000
Deposits, - - - - - 168,000,000

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Commercial Banking is specialized work—requires experience and expert knowledge. Investment Banking is even more intricate—requires knowledge of values, laws, conditions; information gained by many years' experience.

The many millions of high class bonds sold yearly by us to thousands of cautious investors is the result of twenty-five years of aggressive business; confidence in our judgment and ability to select good securities at proper values. A convertible market is assured you through our large distributing organization.

We own fifty different issues of bonds for your selection, including:

	YIELDING
Municipal Bonds of Large Cities	4⅛% to 4.75%
County Bonds	4½% to 4.75%
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First Mortgage Railroad Bonds	5% to 5.40%
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Other well-secured First Mortgage Bonds	5½% to 6%

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transportation activities. One of the companies that has been paying 12 per cent. interest derived last year more than that amount from what were called "financial earnings and other income." The writer of the circular believes, with respect to at least one company, that "there could be a considerable actual loss from transportation operations without endangering the present rate." Following are data compiled by this writer affecting three of the largest companies:

	American	*Adams*	*Wells Fargo*
High prices	320 (in 1910)	330 (in 1907)	670 (in 1909, incl. 300% div.)
Recent low	160	140	110
Last price	166	150	112⅝
Est. book value	219	225	125
Dividend	12%	12%	10%
Invstmt. yield	7.23%	8.00%	8.88%
Earned 1911-12	15.85%	15.64%	14.36%
Erngs. yield	9.75%	10.43%	13.05%

The Financial World reports the express companies as having declared that their loss in business thus far has been comparatively small—at the maximum not more than 25 per cent.—and that this has been more than made up through an increase in shipments of bulkier parcels. In spite of these statements persons having express stocks "are selling at prices lower than they have ever seen."

STOCKHOLDERS IN CORPORATIONS

With the turn of the year, *The Journal of Commerce* continued its good work of compiling lists of stockholders in railway and industrial corporations. In a table it compared the number of these stockholders in 1912 with those in 1911. In the case of most corporations there had been an increase. Following are some of the more important corporations included in the showing:

	No. Stockholders 1912	1911
Railroads		
Cent. R. R. of N. J	794	771
M. K. & Texas R. R. Co	1,707	1,613
M. K. & Texas R. R. pfd	2,041	1,999
N. Y., Ont. & West. com	3,816	3,496
Reading Co. com	2,198	2,499
Reading Co. 1st pfd	2,306	2,306
Reading Co. 2d pfd	1,363	1,391
Industrials:		
Am. Car & Found. com	3,055	2,977
Am. Car & Found. pfd	6,619	6,928
Am. Sugar Refin. com	8,786	9,052
Am. Sugar Refin. pfd	11,013	10,659
Bethlehem Steel com	790	680
Bethlehem Steel pfd	750	690
Lackawanna Steel	802	833
National Lead	2,171	2,477
National Lead pfd	4,829	4,804
Pullman Co	12,052	11,722
Republic Iron & Steel	1,443	1,253
Rep. Iron & Steel pfd	3,250	3,130
R. J. Reynolds Toba	597	74
U. S. Steel com. and pfd	104,314	98,585
Western Un. Tel	12,308	12,461

THE CAPITALIZATION OF SIX GREAT RAILWAY SYSTEMS

Six of the leading railway systems that connect Eastern roads with the Pacific are the Atchison, Burlington, Chicago & Northwestern, Northern Pacific, Great Northern, and Chicago, Milwaukee & St. Paul. A writer in *The Wall Street Journal* has compiled an interesting comparative statement as to the capitalization per mile, respectively, of these great systems. It finds that, after taking account of investment securities, the Atchison and Northern Pacific have the heaviest capitalization. The average capitalization for all six on June 30, 1912, was $58,198 per mile. All the six have in their treasuries securities of other companies held for investment. With these deducted, the average capitalization would be brought down to $46,771. Following is the table given by the writer

How to Select Investments

It is quite reasonable to suppose that the great financial institutions of the country are the most careful and judicious purchasers of bonds and mortgages. If this is true, it is obvious that securities selected by such buyers must possess all the qualifications necessary for the correct disposal of funds.

We have a number of bonds, yielding as high as **5.40%**, which have been purchased by many of the most important banks, insurance companies and trustees and which, we feel, are suited to conservative private investors.

These bonds are included in our Circular No. 73, which will be sent on request.

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Farm Mortgages 6%

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Double Your Income

7% You can invest in securities issued by the great industrial concerns in Youngstown, the most prosperous and third largest manufacturing city of Ohio, whose financial position even during the last panic was impregnable. Seasoned Securities in units of $100.00. At current prices they return almost 7%. Full information will be sent on request.

"COMPOUND INVESTMENT"
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is our original plan for investing on partial payments and returns almost double the ordinary savings bank income. Write for copyrighted literature.

The Realty Guarantee & Trust Company
Capital and Surplus $400,000.00 Youngstown, Ohio

FARM MORTGAGES bought by big corporations

The get-rich-quick things are bought by individuals as a rule. The big Savings Banks, Insurance Companies, Trust Companies and estates buy investments of less startling income.

Our business is with those latter concerns. We sell them First Mortgages on producing Illinois farm lands. This is a form of investment which is recognized as safe, sound and conservative. Individual investors are now buying them. Each mortgage is a separate loan on definite property owned by a responsible person known to us.

We have been in the mortgage business more than fifty years and offer investors the benefit of our experience in selecting investments. We have negotiated these mortgages with our own money and recommend them both for security and income.

We shall be glad to correspond with individual investors and shall endeavor to submit lists of investments suited to their needs. Write today for List No. *215*.

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such securities as we offer you.

They, in addition to Government and State Bonds, are the only forms of securities accepted by the Government as surety for Postal Savings Bank deposits placed with banks. No securities could be given a better endorsement.

And our Municipal, County and School Bonds are worthy of this endorsement, combining, as they do, a good interest yield with unexcelled security.

We are at present offering 30 issues of such bonds, yielding from 4½% to 5¼%.

The fact that in the 27 years we have devoted to this particular class of securities no client has ever lost a dollar through purchases from us is your best assurance of the quality of our offerings.

80% of our securities last year were purchased by banks and insurance companies.

Send for our descriptive circular No. 509 L.

SPEER & SONS CO.
(Established 1885)
Investment Bankers
First National Bank Bldg. CHICAGO

EMERGENCY NOTES
By Glentworth R. Butler, A.M., M.D. How quick wits and deft hands may give aid before the surgeon or physician arrives. A household necessity. 12mo, Cloth, 18 original illustrations; over 100 pages. 50 c's. postpaid.
FUNK & WAGNALLS COMPANY, Pubs., NEW YORK

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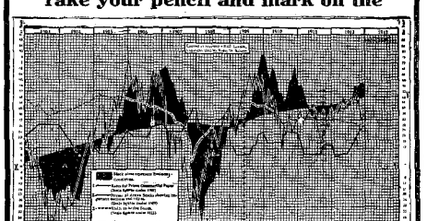

Babson Composite Plot

the dates of your investments during the past ten years. Frankly, have you always chosen the most favorable time to buy, the time when fundamental conditions were just right to give you the lowest price and the highest yield? Now instead of looking backward and seeing what you ought to have done, why not look ahead and actually do it? Babson's Composite Plot indicates when fundamental conditions are ripe for buying stocks and bonds. Before you make your next investment, write for a copy of a valuable booklet, explaining *when to buy*, which will be sent gratis to any person interested in the work of the Babson Organization.

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Largest Organization of its Class in the U. S.

and showing not only the capitalization as to bonds and stock, but the investment securities owned, the net earnings per mile, the mileage, etc.:

	Atch.	Burl.	C. & N. W.
*Bonded debt	$342,645,015	$199,227,200	$181,019,500
Per mile	31,924	21,956	22,741
*Capital stk.	284,303,230	110,839,100	152,512,224
Per mile	26,488	12,215	19,159
Stk. & bnds.	626,948,245	310,066,300	333,531,724
Per mile	58,412	34,170	41,900
Secur. owned	540,888	10,520,691	15,736,841
Per mile	50	1,159	1,977
Stks. & bnds. per mile, less inv. securities owned	58,362	33,011	39,923
Net per mile fiscal year 1912	3,007	2,496	2,203
Net per mile, July-Nov.	1,488	1,715	1,379
Inc. over 1911	204	302	183
Mileage	10,733	9,074	7,960

	Nor. Pacific	Gt. North.	‡St. Paul
*Bonded debt	§$281,598,500	$251,371,409	$383,290,565
Per mile	46,738	34,112	40,051
*Capital stock	247,946,000	209,990,750	†231,977,900
Per mile	41,153	28,496	24,229
Stk. & bnds.	529,544,500	461,362,159	615,168,465
Per mile	87,891	62,608	64,280
Invest. secur. owned	$170,694,270	$165,217,877	†140,038,085
Per mile	28,331	22,420	14,633
Stk. & bnds. per mile less inv. securities owned	59,560	40,188	49,657
Net per mile fiscal year 1912	3,624	3,414	1,903
Net per mile July-Nov.	2,009	2,308	1,557
Inc. over 1911.	239	256	588
Mileage	6,025	7,369	9,570

*Outstanding.
‡Including Chicago, Milwaukee & Puget Sound.
†Does not include $100,000,000 Puget Sound stock, all of which is owned by the St. Paul.
§Bonded Northern debt of Great Northern and Pacific includes joint issue of bonds secured by Chicago, Burlington & Quincy stock and the total investment securities owned by these companies, as shown above, include this stock pledged under the bonds.

Comments are made by the writer as to some of the interesting points brought out by these figures. For example, a comparison of earnings with capitalization "brings out the strength of such roads as Burlington and Great Northern, whose bond and stock issues have been kept down to comparatively low figures." Again, the net earnings per mile for the fiscal year 1912 show that the St. Paul road, including its Puget Sound extension, was "far behind the others." The average net earnings of the six roads were $2,773 per mile, while the net earnings of the St. Paul were only $1,903. This poor showing for the St. Paul road was, however, a temporary matter—how temporary, may be seen from a reference to the earnings per mile for the five months succeeding the close of the fiscal year 1912, these five months ending on November 30, 1912. For that short period St. Paul's earnings "were within $350 of those of the entire previous year."

It remains a fact, however, that the average net earnings per mile of the six roads for the same five months were $1,742, while the earnings of St. Paul were only $1,557. This fact as to St. Paul is looked upon as "natural," because its new Puget Sound line "has not yet had time to fully develop." The writer, assuming for the purpose of instituting a rough comparison, that the ratio of increase in net income for the first five months of the new fiscal year will hold good throughout the remainder of that year, finds that the percentage of return on capital in the six roads for the entire year would compare with the net returns for last year as follows:

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In this issue we refer you to announcements of leading bankers on pages from 426 to 431.

The Literary Digest

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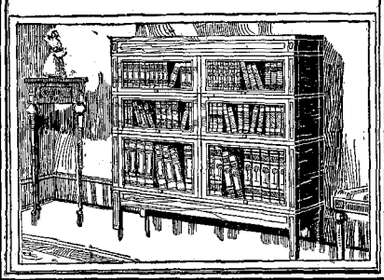

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	Per cent. on Cap. Year 1912	Per cent. Gain 5 Mos. Net	Per cent Ind. on Cap. This Year.
Atchison	5.15	16	6.00
Burlington	7.56	21	9.14
Chicago & Northwest	5.52	15	6.34
Northern Pacific	6.08	13	6.87
Great Northern	8.49	12	9.50
St. Paul	3.83	11	6.13

The writer admits, however, that it can hardly be expected that the high ratio of gain in the first five months of the new fiscal year will hold out for the entire year, "tho continuance of the open winter may bring that result about with some roads."

A "CRÉDIT FONCIER" IN ILLINOIS

An interesting illustration of the movement now under way for facilitating the borrowing of money by farmers at more reasonable rates of interest is furnished by a trust company at Joliet, Illinois. It was modeled after the *Crédit Foncier* of France, and has already done good work in popularizing in Illinois European methods of handling farm mortgages. This trust company is not, however, a new institution. Its history harks back to 1836, when a man named Woodruff, from Watertown, N. Y., founded at Joliet a business which soon grew into a bank from which, in successive stages, the modern institution with a capital of $200,000 has been evolved.

It is now about five years since men interested in this institution began to investigate in Europe, Asia, and South America various mortgage systems in use. Visits were also made to every State in the American Union. After careful study of the information thus accumulated, the company was organized on its present lines. In Illinois the mortgage business was found to be in an unorganized state. It was "carried on by a very large number of real estate men, lawyers, and agents, whose charges and commissions, legal fees, and cost of abstract examinations were sometimes burdensome." While a mortgage might be perfectly safe, and usually was, the interest was not always paid promptly. Moreover, the holder could not sell the mortgage on short notice. In order to eliminate these defects, the Joliet company modeled itself after the *Crédit Foncier*, with a few changes suggested by German practises. Details of methods employed by the company are given as follows:

"The company has all of the powers of a State bank and trust company, and is under the supervision and examination of the State banking department. Its business consists in loaning money on farms and homes located within the limits of the State of Illinois and obtaining the money to loan, not from deposits, as is done by other banks, but by the sale of its mortgage bank bonds which are the direct obligation of the company, being secured by its entire capital and surplus, and which are further secured by the deposit of mortgages as collateral in Chicago. The company serves the farmer and the home owner by loaning on the long-time amortization principle, which has proven such a tremendous success in nearly every civilized country in the world, and it also serves the investor by furnishing him with all the safety of an old-fashioned mortgage investment combined with the convenience of a modern readily marketable bond with interest coupons attached.

"In Europe, borrowers are allowed to make mortgages running for a period of seventy-five years, but subject, however, to the amortization principle, and the business has been carried on for one hundred

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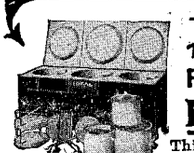

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and fifty years by the great European mortgage banks without the loss of a dollar to an investor. However, the longest loan which the company in Joliet will make is for thirty years, or less than one-half the length of the European loans."

"The company uses different amortization tables for different loans, the table varying with the rate of interest charged and the length of time the loan is to run, but the underlying principle always remains the same, and is illustrated by the case of a farmer whose credit and the condition of whose land make it possible for him to apply to the company for a loan at a comparatively low rate of interest and for a period of thirty years. This loan will be paid back to the company by small semi-annual payments, and as it will never have to be renewed but will continue to run until the semi-annual payments have cleared the farm of debt, the farmer will never be compelled to pay any renewal commissions, will never have to go to the expense of bringing down his abstract or having it examined every few years, as at present, and will forever be relieved of any anxiety lest he fail to meet the mortgage when due and consequently lose the farm. It is practically impossible for an honest, industrious farmer to lose his farm under the plan of this company. By paying 7 per cent. per annum for thirty years, the farmer will be entirely out of debt, without making any additional payments of any kind as the 7 per cent. covers the payment of principal, interest, and the expenses and profits of the company. The payments made each year will always be the same in amount and will equal 7 per cent. on the principal of the loan."

SUGGESTIONS FOR MAKING MODEST INVESTMENTS

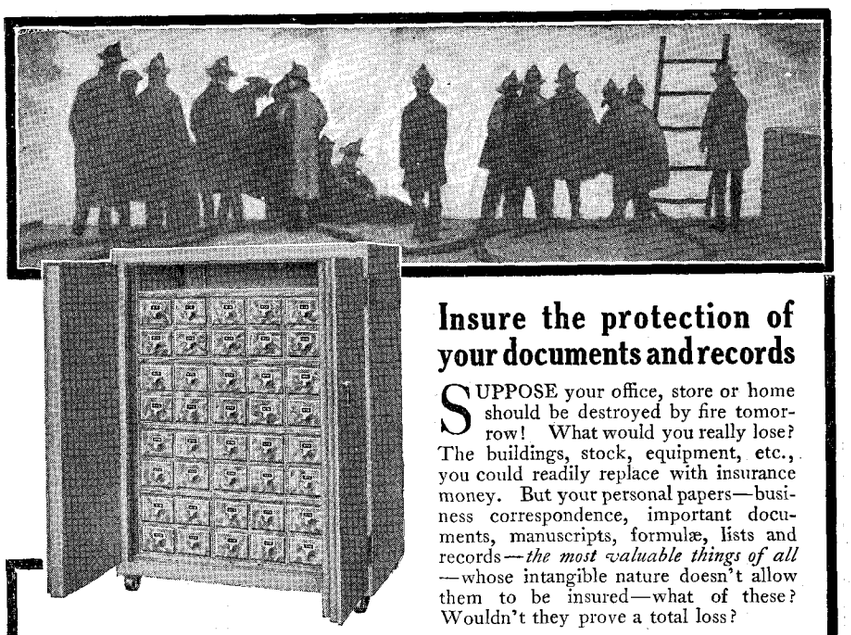
John Moody, whose name is borne by one of the best-known financial periodicals published in America, has just issued a small volume entitled "How to Invest Money Wisely," in which he deals with investments in standard securities. His endeavor is not to state general principles, but concrete facts, and to give a list of desirable securities. His central idea is diversification—that is, not putting one's eggs in one basket. By "one basket" he means not only stocks or bonds in one corporation, but in any one kind of corporation—that is, he would not put all his money into railroad stocks, nor all into industrial companies or public service corporations, but divide the amount among all three classes, and invest in both stocks and bonds.

His book is divided into three parts, each having several chapters. Part I deals with "diversifying investments"; Part II, with "investing for profit"; Part III, with "classes of investments." An interesting example of the practical nature of the book may be found in one of the chapters in Part II, where an apportionment is made of three sums—$10,000, $25,000, and $50,000—among stocks and bonds, as follows:

"I will now present several plans for proper investment diversification, for moderate sums, with the same ends in view, *viz.*, to insure security of principal as a first consideration; to offset the effects of possible depreciation of principal as a second consideration; and to benefit in the future by possible appreciation of principal and enlarged dividend yield.

"1. *Suggested plan for the investment of* $10,000, *integrity of principal being the exclusive consideration:*

"An investment of this kind might wisely be divided between railroad bonds, public



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SUPPOSE your office, store or home should be destroyed by fire tomorrow! What would you really lose? The buildings, stock, equipment, etc., you could readily replace with insurance money. But your personal papers—business correspondence, important documents, manuscripts, formulæ, lists and records—*the most valuable things of all*—whose intangible nature doesn't allow them to be insured—what of these? Wouldn't they prove a total loss?

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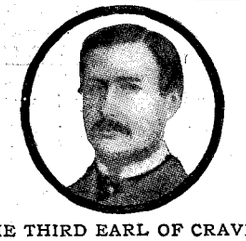

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utility bonds, and industrial bonds, as follows:

	Price of Sept. 1912	Cost
$2,000 Or. Shrt. Line ref. 4s, due 1929	at 92	$1,840
2,000 Seab. Air Line first 4s, due 1950	at 86	1,720
2,000 Lake Shore deben, 4s, due 1928	at 92½	1,850
2,000 Amer. Tel. & Tel. col. 4s, due 1920	at 90	1,800
2,000 Du Pont Powder 4½s, due 1936	at 88	1,760

"The above arrangement would yield an income of $410 per year on a net investment of $8,970. All of the bonds except one have comparatively nearby maturities, and, regardless of fluctuations in the general market interest rate, should easily enough hold their present value, and in time work up to par.

"Having made the above selections, the investor would still have cash left over of $1,030, which could be employed in buying another bond of slightly more speculative value, if desired, or put into a strong dividend-paying stock. In any event, if the above list were held until maturity there would surely be an appreciation in principal of $1,030 on the ten bonds listed above, and the extra bond or stock purchase could be regarded as the investment of a 'potential profit.'

"2. *Suggested plan for the investment of* $25,000, *integrity of principal being the first consideration, but a desire for a larger income yield and fair possibilities of appreciation also being considered.:*

"A sum invested under these conditions might wisely be distributed at the present time, as follows:

Railroad Bonds	Price of Sept. 1912	Cost
$3,000 Nor. Pac. stock (7%)	at 83	$2,490
3,000 B. & O. stock (6%)	at 95	2,850
Railroad Stocks		
$3,000 Nor. Pac. stock (7%)	at 126	$3,780
3,000 B. & O. stock (6%)	at 108	3,240
Public Utility Bonds		
$3,000 Cal. Gas & El. ref. 5s, due 1937	at 96	$2,880
3,000 N. Y. Gas & El. H. & P. 4s, due 1949	at 88	2,640
Industrial Bonds		
$3,000 U. S. Realty & Imp. 5s, due	at 90	$2,700
3,000 Armour Real Estate 4½s, due	at 91	2,730
1,000 Fairm. Coal 5s, due 1931	at 96	960

"Here would be a list with a par value of $25,000—costing in all $24,270, and yielding $1,235 per annum. The list, it will be noted, is well distributed and the issues are such that the investor could feel entirely secure for an indefinite period. The bond issues would ultimately work to the par values, while he would have a moderate interest in possible appreciation in the future of some of his principal through his holdings of Northern Pacific and Baltimore and Ohio. The remaining balance of $730 could be put into either a bond with some possibilities of appreciation, or invested in a few shares of a good railroad or public utility stock.

"Probably no more satisfactory scheme for the investment of this sum of money could be devised for the ordinary investor who is dependent on income.

"3. *Suggested plan for investment of* $5,000, *strength of principal of course being a prime consideration, but possible appreciation also being quite fully considered.*

Railroad Bonds	Price of Sept. 1912	Cost
$5,000 B.& O., 3½s, due 1925	at 92	$4,600
5,000 St. L. & S. F. gen. 5s, due 1927	at 85	4,250
Railroad Stocks		
$5,000 Nor. Pac. (7%)	at 128	$6,400
5,000 Kans. City So. pfd. (4%)	at 60	3,000

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"Use like a Blotter"

are used once, then thrown away. That is the insurance against infection in public lavatories.

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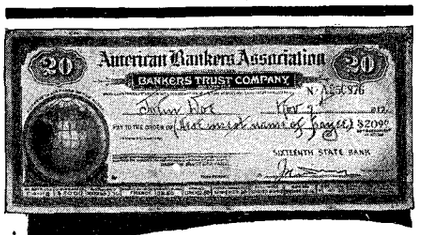

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They are issued in $10, $20, $50 and $100, each cheque engraved with its foreign money value. They are useless without your signature and may be replaced if lost or stolen.

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If your own bank is not yet supplied with them, write for information as to where they can be obtained in your vicinity.

BANKERS TRUST CO.
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Public Utility Bonds		
$5,000 Hough. Co. St. Ry. 5s, of 1920	at 96	$4,800
5,000 Kans. City (Mo.) Gas 5s, due 1925	at 97	4,850
Industrial Bonds		
$5,000 West. Mfg. 5s, due 1931	at 95	$4,750
5,000 Repub. Iron & Steel 5s, of 1940	at 91	4,550
5,000 Bush. Term. 5s, due	at 97	4,850
Industrial Stocks		
$5,000 Amer. Beet Sugar pref. (6%)	at 98	$4,900
3,000 Ry. Steel Spring pfd. (7%)	at 100	3,000

"The above list embraces $53,000 in par value of securities, which would cost, at the present market quotations, about $49,950. The total yield on this investment would be $2,735 per annum, or considerably over 5 per cent. Of course, there is a slight speculative element to some of these issues, but they are exceedingly well distributed; the bonds are nearly all of short maturities and the stocks have large potential as well as actual asset values."

THE SAFE ROAD TO A COMPETENCE

Taking as his text the remark often made by professional men that if they had followed business callings they might have achieved larger fortunes, S. W. Straus in *Investments* writes of the way by which the average man of average talent, and possest of little or no capital at the start, ought to amass in the course of his life "at least a very comfortable fortune, if not a large one." Mr. Straus believes the average man can do exactly that thing. The road to success is "perfectly plain" and "has been worn smooth by thousands of footprints."

The man who would arrive at independence must first set for himself "a straight course," and must never deviate from it. He must, in the first instance, "live on less than he makes," and thus constantly add to his surplus, and he should invest that surplus wisely. Neither brilliancy nor scholarship, nor great learning, is required for success. Self-control and fixity of purpose are the main factors. No man can succeed without having a surplus, any more than a bank can. A surplus is the first care of those who organize and conduct a bank. So should it be with men. With men, however, it is far too commonly the case, and especially with young men, that they glide through life without ever having any surplus at all. They spend all they make and sometimes more. Mr. Straus contends that a large income is not essential to some kind of success. Independence may be secured even on a moderate one. He cites the following example of what a man did in Chicago on a salary of never more than $16 a week.

"An old man was employed in an extremely small position in a Chicago bank, for which he worked more than forty years. His salary has never been more than $16 a week. Yet he has a fortune of close to $20,000, built up simply through saving two or three dollars every week of his lifetime and investing it judiciously. When he was a young man, the best grade of first mortgages in Chicago yielded 10 to 12 per cent., and he profited accordingly. Now, he can not get more than 6, and laments the passing of 'the good old days,' but his annual income from his investments is more than $1,000 a year, and much larger than his salary. He has lived comfortably all his life and brought up a family.

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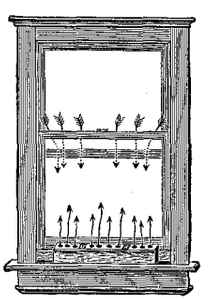

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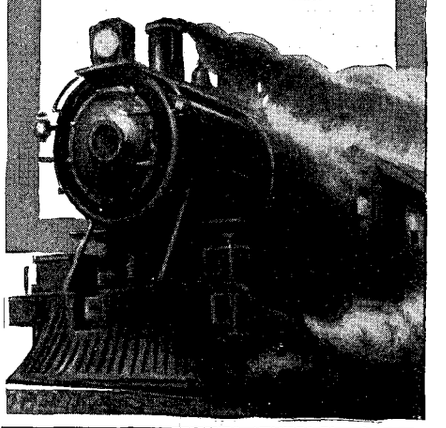

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When United States soldiers are found to have tuberculosis, they are sent to this section *immediately* for treatment, no matter what season of the year it may be. When you find you have tuberculosis, don't wait until winter to begin your fight. Summer where *you* are may be as big a handicap as winter. The U. S. Government chose this section for its $1,500,000 Sanitarium, for the reason that **the climate here is favorable, for the treatment of tuberculosis,** *all year round.* Its own report states: "The feature which constitutes the peculiar excellence of this climate and distinguishes it from all other sections is its relative *equability*—outdoor life is pleasant throughout the *whole* year."

The mile-high altitude has much to do with keeping summer days here pleasant and nights delightfully cool. This altitude, too, is a big help in the treatment of tuberculosis. Statistics show that altitude increases the vitality by adding to the white corpuscles and by bringing the blood pressure of a tuberculous patient to that of a person in *full health.* The more advanced the case, the greater the advantage of high altitude treatment.

If you have doubts that climate is an important factor in the treatment of tuberculosis, consider this: Carefully compiled evidence covering hundreds of cases, show that cures and "arrests" in institutions here average 59 per cent. *greater* than in other institutions, as well managed, but situated in a *less favorable climate.*

The environment here is beautiful—no arid desert; the ground is covered with herbage and is wooded near town and heavily wooded back toward the mountains. Beautiful scenery, good roads. Silver City is a *modern* town of *4,000,* with well-stocked stores and every convenience of telephones, electric lights, good water, etc.—reached *via* Santa Fe or Rock Island and Southern Pacific.

If you would only realize

what a vast difference in the chances of curing tuberculosis a few months may mean, you would plan at once to enlist every aid. Plan now to come to Silver City this spring or summer—write to-day for booklet fully describing the climate, the city, and its splendidly equipped sanitariums.

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bank, and invested in sound bonds yielding 6 per cent., will amount to $1,000 in five years and four months. He who saves only a quarter a day will reach the thousand-dollar mark in ten years. Getting one's first thousand dollars is the hardest of all, as Carnegie observed, and the rest comes with comparative ease."

Mr. Straus insists upon the necessity of learning the value of thrift and saving when young. Once the habit of saving is formed, it continues through life. It resembles other habits in being hard to break. He has found that Americans are more and more becoming a nation of investors. They are slowly approaching the people of Europe in that respect. In spite of the shocking frauds still practised by promoters, the methods of these men attract proportionately fewer people each year. The lesson of being satisfied with a moderate return in dividends is slowly being learned—in other words, that "it is better to be safe than to be sorry."

THE HOG AS A LIFTER OF FARM MORTGAGES

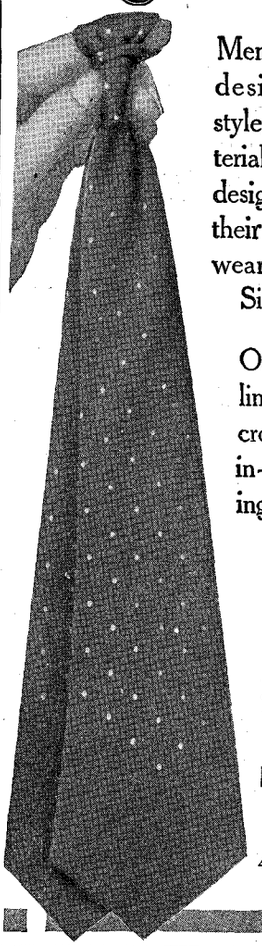
An item in the report of the Department of Agriculture, in which the number of hogs on farms in the United States on January 1 was placed at 61,000,000, gives occasion to *The Wall Street Journal* for an essay on the hog as a means by which farmers in great numbers have been able to pay off their mortgages. It says:

"No account can be taken of the millions of animals prepared for local consumption by farmers and retail dealers. The census notes only those prepared in the large wholesale establishments and packing houses. Of these, the census of 1910 shows that in the previous year 33,870,000 hogs were prepared, the cost of which was $483,384,000. When these animals came into the packing markets they made 3,428,000 tons of freight; while the finished product going out to consuming points equaled 2,600,000 tons. It is impossible to make anything like an accurate estimate of the ton-mile freight, but it can be readily seen these animals play no mean part in railroad earnings.

"The total amount of salaries and wages paid by the packing establishments that year was $72,000,000. As hog products formed 46 per cent. of the total, it may be assumed they contributed a substantial share of this sum. How much more is involved in the farming operations connected with their growth, the transportation to market, and delivery to consumer? In the scramble to keep exchange favorable to this country, they are not on the rush line, as cotton is; but an industry which last year added $104,000,000 to our export balance can not be overlooked. This remarkable reproductive power and quick growth, which place the animal on the market within twelve months, make it of vital importance in food supplies.

"Farmers find it a source of revenue. There is never a time when the hog can not be sold at a profit; and there is no better machine to condense the corn into a more valuable product. The Western States which raise the most of them are the most prosperous. They have lifted the mortgages and helped to build up the farmers' bank accounts. There is hardly a farm in the country that could not profitably raise large numbers of them, and the only pity is that farmers are so slow to realize the fact. They could add millions to the wealth of the country and to their own bank accounts by extending this industry."

CHENEY SILK CRAVATS



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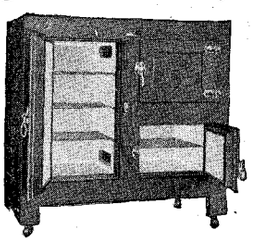

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